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# Zakat

### (The Third Pillar of Islam)

- a system for social welfare
- It was legislated in order to foster a sense of mutual love between rich and poor members of the society

**Zakat collection in India** 

more than

Rs. 15,000 Crores







For several decades in our country, the zakat collection and distribution is not taking place as commanded by Allah

A detailed discussion along with Authentic evidences ...

Saanthibaata

### Charity is not **HALAAL** for any strong and healthy person who is able to earn a living

Begging is not allowed except for three: 1. A very poor person 2. One in severe debt 3. A painful blood (blood-money)

It was narrated from Hamzah bin Abdullah, from his father, that the Prophet said: "One of you will keep on begging until he meets Allah with not a bit of flesh on his face." (Sahih Muslim 2396, Vol.3)

#### The Second Khaleefah Umar(r) said:

The people who truly place their trust in Allalı de twe things: They cast a seed into the ground (i.e. they work for a living), and they place their trust in Allah, the Possessor of Might and Majesty.

If Zakat is paid from the wealth, the wealth would be increased as Allah promised in the Qur'an



If Zakat is given on Agricultural produce, the crops may be protected from droughts, pests etc. Insha Allah





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#### Zakat

Every muslim must know about the Five Pillars of Islam:

Eemaan (*The Faith*)

Salat (*The Prayer*)

Zakat (The Charity)

Saum (The Fasting)

Hajj (The pilgrimage)

But many muslims do not know clearly about Zakat.

- Wealth on which the Zakat is obligatory/due
- How to calculate the limit to pay Zakat?
- To whom it must be given? To whom it must not be given?
- How does the Zakat benefit the muslim society?
- What will happen if Zakat is not paid according to Qur'an and Hadith?

Now a days the learned people, who studied in the Madarasas, themselves are not able to explain clearly about these issues. Some people of knowledge conceal the truth. By creating confusion among the people, some selfish people are diverting this poor people's money (i.e. money collected as Zakat for poor)

Fourteen hundred years ago, our Holy Prophet Muhammad & clearly explained about Zakat and he made the people to practice it. But, now a days, there is no clarity about Zakat despite the authentic ahadith being available to us without any change!

What is the reason for the present ambiguity?

For the last three years, we brought before the people many facts about this plunder in our magazine 'Saanthibaata' (in telugu). Many people responded positively by the grace of Allah.

Some wicked people are trying to destroy one of the pillars of Islam (Zakat). So every muslim should try to spoil their attempts. We must

understand the facts of Zakat and put them in practice so as to protect ourselves from the anger of ALLAH in this world and the hereafter. It also protects us from the curses of the poor people.

Many nations were destroyed before because of their ridiculing attitude towards Allah's commands.

The air we are breathing is not our own. Water, fire etc also belong to ALLAH only! They are nothing but the mercy from ALLAH. The life in this world is a trial for us. ALLAH, the Almighty, tests us by bestowing wealth upon some and poverty upon some others.

The rich should not be proud because of their wealth. The wealth is nothing but a favour from ALLAH! Similarly, the poor should not be grieved because of their poverty. That is also according to Allah's wish. We know that hardship is accompanied by relief.

Allah clearly says in Qur'an:

For indeed, with hardship (will be) ease (i.e. relief) Indeed, with hardship ease. (Qur'an 94:5-6)

#### Most of the people entering the paradise will be poor

According to a hadith of 'Saheeh Bukhari' (No. 6546), it is clear that the Prophet was shown more number of poor people in the paradise. The poor people mentioned here mean that the poor suffered in this world. After their entry in the paradise, they will enjoy limitless favours of Allah.

The rich should give Zakat to the poor. Suppose a person kept a valuable thing in your house as an amanath. When he wants his article back, you will return the same to him with honour because he is the owner of the article.

Similarly the Zakat part in your wealth is also an amanath of the poor. As the poor is the owner of that portion of wealth, the rich has to pay it to the poor with honour.

Not only Zakat, for any charity, before giving something it is better to remind oneself the following Ayat :

"And they give food in spite of love for it to the needy, the orphan and the captive, [saying], "We feed you only for the countenance [i.e. approval ] of ALLAH. We wish not from you reward or gratitude." (Quran 76:8,9)

One can understand an important point if one observes closely the above statements.

For the pleasure of ALLAH, the rich people have to spend something for the poor even if it is dearer to them. For this purpose, the poor and orphans help the rich as a medium to get the countenance of Allah. So the rich helps the poor and the poor helps the rich.

#### Who is rich? On whom the Zakat is obligatory?

After satisfying the needs, if somebody has few thousands of rupees, then he is called a rich man. If somebody has thousands of crores of rupees, he is also a rich man. But the rich man who is mentioned regarding the payment of Zakat is he who has a wealth equivalent to or more than 200 Dirhams.

It is clear from the following Hadith:

Abû Sa'eed Al-Khudri(r) said that the Messenger of Allah & said:

"There is no sadaqah on anything less than <u>5 camels</u>, and there is no sadaqah on anything less than <u>5 Awaq</u> (silver), and there is no sadaqah on anything less than <u>5 Awsuq</u> (harvest)"

(Abu Dawud, Saheeh, 1558, Book 9, Ch. 2, Vol.2)

In the above hadith, Nisab is given for cattle, wealth and farm produce. The Nisab measurements are not the same for all. They are different. The details on these measurements are given in the later sections.

Abû Sa'eed (r) said : the Messenger of Allah said :

"No Sadaqah is due on less than five Awaq (200 dirhams)."

(Nasai, Saheeh, 2488, Book 23, Ch. 24, Vol.3)

Ali(r) said: The Messenger of Allah  $\underset{\sim}{\mathbb{A}}$  said:

"I have exempted you from (having to pay Zakat on) horses and slaves and there is no Zakat on less than two hundred (Dirhams)" (Nasai, Hasan, 2480, Book 23, Ch. 18, Vol.3)

From time immemorial slavery was in practice in the world. Selling and buying of slaves like commodities was common. Even during the life time of our Holy Prophet Muhammad slavery was there. However, it was eradicated from the society step by step by Islam.

#### **Zakat on Currency**

The silver coins were called Dirhams in Arabic while the gold coins were called Dinars. Like our rupees and paise, the dirhams and dinars were their currency.

Awaq is plural of Uqiyah. 1 uqiyah = 40 dirhams

 $5 \text{ Awaq} = 5 \times 40 = 200 \text{ dirhams.}$  (equalent to 595 g of Silver)

At present the minimum price for 1 kg silver in Indian market = Rs.44,300/-

Hence, the cost of 595 g of silver = Rs. 26,358/-

The Nisab for this year (according to the silver rate as on 18th June, 2013) = Rs. 26,358/-

Only the currency is taken into account?

#### **Zakat on Wealth**

The value of wealth (maal) must be taken into account. Gold, silver, currency etc. come under wealth. For example, if somebody has 15g gold, 500g of silver and Rs. 25,000. Then the total value of his wealth:

15g of gold = 37,935500g of silver = 22,025Currency = 25,000**84,960** 

(Total eighty four thousand nine hundred sixty)

As this total exceeds the nisab level of Rs. 26,210/-, he must pay the zakat.

#### The Rate of Zakat on Wealth



The rate of Zakat on wealth is 2.5% or 40th part (1/40) of the wealth. For every hundred rupees, two rupees and fifty paise is Zakat due. The Zakat for the wealth shown in the above example = Rs.2,124/- only.

- Residence is exempted from Zakat
- If some portion of house is given for rent for some amount, the saving on that income will be taken into account after deducting the expenses like maintenance, repairs etc.

Some people follow the nisab of gold only. But 'Saanthibaata' emphasises the silver nisab as per several authentic ahadith. The nisab levels of both gold and silver might have been equal in those days.

#### Many people do not pay Zakat. Why?

Many people do not combine the values of gold, silver and currency into one. They treat them as separate entities. If they have 85g of gold, then only they pay Zakat on gold and if they have 595g of silver, then only they pay Zakat on silver. And they follow the same on currency.

The cost of 85g of gold = 2,14,965

The cost of 595g of silver = 26,358/-

If they have 80g of gold (5g less than nisab), 590g of silver (5g less) and a currency of Rs. 25,000 (Rs.1,210 less), they will not pay a single rupee though their wealth far exceeds nisab.

"... And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment." (Qur'an 9:34)

"The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, (it will be said), "This is what you hoarded for yourselves, so taste what you used to hoard." (Qur'an 9:35)

In arabic the gold is وَضَّةُ and the silver is وَضَّةٌ (see the arabic text of above ayat). In the ayat the word 'Kanz' is used which means the wealth on which zakat is not paid. In many authentic ahadith the nisab is mentioned in dirhams. That is in currency form.

For the past three years we have been telling that one has to pay Zakat on the total value of gold, silver and currency by combining them into a single entity as wealth. It is not our personal opinion. We have many authentic ahadith as evidence. A few of them are given in this booklet.

#### Wealth (maal)

Ibrahim bin 'Ata - the freed slave of 'Imran bin Husain - narrated from his father that Ziyad or another governor, sent 'Imran bin Husain as a collector of charity. When he returned, he asked him: "Where is the wealth?" He replied: "You sent me to (bring back) wealth? we took it from the (people) we used to take it from during the time of the Messenger of Allah , and we distributed it where we used to distribute it during the time of Messenger of Allah ...

حَدَّثَنَا نَصُرُ بِنُ عَلِيٍّ : أَخُبِونا أَبِي أَخبِونا اِبِوَاهِيمُ بُنُ عَطَاءٍ مَوْلَىٰ عِمْرَان ابنِ حُصَيْنٍ عَنُ أَبِيهِ : أَنَّ زِيَادًا - أَوْ بِعُصَ الْأُمَرَاءِ - بَعَتَ عِموانَ بُنَ حُصَيْنٍ عَلَى الصَّدَقَةِ فَلَمَّا الْأُمَرَاءِ - بَعَتَ عِموانَ بُنَ حُصَيْنٍ عَلَى الصَّدَقَةِ فَلَمَّا رَجَعَ قَالَ لِعِمْرَانَ : أَيُنَ المَالُ قَالَ : وَلِلْمالِ أَرْسَلْتَنِي؟ أَخَدُناهَا مِنْ حَيثُ كُنَا نَأْخُذُهَا عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ وَمُدُو رَسُولِ اللهِ عَلَىٰ وَهُنَا مَا عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ وَوَضَعُناهَا حَيْثُ كُنَا نَشْعُهَا عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ وَهُنَا نَشْعُهَا عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ وَوَضَعُناهَا حَيْثُ كُنَا نَشْعُهَا عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ وَضَعَناهَا حَيْثُ كُنَا نَشْعُهَا عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ عَالَىٰ اللهَ عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ عَلَىٰ عَهُدِ رَسُولِ اللهِ عَلَىٰ عَلَى عَلَى عَلَىٰ عَلَىٰ عَلَىٰ عَلَى اللَّهُ عَلَىٰ عَلَ

[Abu Dawud, Hasan, 1625, Book 9, Ch.23, Vol.2] Somebody was sent to collect Zakat means that he had to collect gold, silver, farm-produce, live-stock etc. One can observe that the Governor said - 'Where is the wealth?'

It was narrated that 'Ali, may Allah be pleased with him, said: "The Messenger of Allah said: 'I have exempted you from (having to pay Zakat on) horses and slaves. Pay the Zakat on your wealth, for every two hundred (dirhams) five' "[Nasai, Hasan, 2479, Book 23, Ch.18, Vol.3]

أَخْبَرَنَا مَحُمُودُ بُنُ غَيُلانَ قَالَ: حَدَّثَنَا أَبُو أُسَامَةَ قَالَ: حَدَّثَنَا أَبُو أُسَامَةَ قَالَ: حَدَّثَنَا شُفْيَانُ عَنْ أَبِي اِسْحاقَ، عَنْ عَصِمٍ بُنِ ضَمْرَةَ، عَنُ عَلِيٍّ رَضِيَ اللهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللهِ.: ((قَدْ عَفُوتُ عَنِ الْخَيْلِ وَالرَّقِيقِ، فَأَدُّوا زَكَاةً أَمُوالِكُمُ مِنْ كُلِّ مِائَتَيْنِ خَمْسَةً)).

If the value of wealth is two hundred dirhams, then the Zakat is 5 dirhams. From the above hadith it is clear that the zakat is two and half dirhams for 100 dirhams (2.5%)

In Abu Dawud Hadith No. 1567, after the details of Zakat on Livestock are clearly explained, details of Zakat on the wealth are given. The last part of the hadith :"..... And if there is no wealth except one hundred ninety dirhams, no Zakat is due unless the owner wishes" [Abu Dawud, Sahih, 1567, Book 9, Ch.5, Vol.2]

In the above hadith also, "Maal" is mentioned. The nisab for the wealth is 200 dirhams (This year it is Rs. 26,210/-). If the owner has only 190 dirhams (i.e. Rs. 24,900/-), no Zakat is obligatory upon him. But if he wants to pay Zakat, even though he has Rs. 1310 less than nisab, he may pay Zakat.

If he has only 200 dirhams, he has to pay Rs. 655/- only. From the details given so far, it is clear that there are 3 nisabs. One is on the wealth, the second is on farm-produce and the third one is on the Live-stock.

The Zakat on the wealth (including gold, silver, cash, any thing which is meant for financial transactions) is 2.5 percent. On the farm-produce, it is either 5% or 10%. On honey it is 10%.

#### **Zakat on the Live-stock**

It is clearly explained about the payment of Zakat on different types of cattle in Abu Dawud hadith no. 1567. The details are given below in tabular form for easy understanding.

#### Cows / Buffaloes (Nisab = 30)

- For every 30 animals, 1 year old calf
- For every 40 animals, 2 year old calf

#### Goats / Sheep (Nisab = 40)

- 40 to 120, 1 sheep
- 121 to 200, 2 sheep
- 201 to 300, 3 sheep
- After 300, for every hundred 1 sheep

#### Camels (Nisab = 5) No Zakat if they are less than 5

- For five camels, 1 sheep
- Upto 25 camels, 1 sheep for every 5 camels
- 26 35 camels, 1 bint Makhad (one year old female camel)
- 36 45 camels, 1 bint Labun (two year old female camel)
- 46 60 camels, 1 Higgah (three year old female camel)
- 61 75 camels, 1 Jadh'ah (four year old female camel)
- 76 90 camels, 2 bint Labun
- 91 120 camels, 2 Hiqqah
- For more than 120 camels, for every 40 camels, 1 bint Labun
- For every 50 camels, 1 Hiqqah

**Horses** No Zakat (see Nasai, 2480 given in pg.7)

(From Abu Dawud, Sahih Hadith No. 1567)

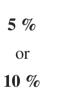
If the owner has only 39 sheep instead of 40, he need not to pay Zakat but if he wishes he may give.

#### **Zakat on Agricultural produce:**

Zakat is not obligatory on agricultural land but it is due on its produce. If the yield is 653 kg or more, then Zakat should be paid on its produce. Zakat should be paid at the time of its harvest while the Zakat on all other entities is once in a year. If there are two harvests in a year, then Zakat is to be paid at the time of each harvest.

If the land is irrigated by rainwater then one tenth part of it is to be paid as Zakat. If it is irrigated by artificial means then one twentieth part of it is to be paid as Zakat.

For example, if the owner gets an yield of 1000 kg from his land which was irrigated by artificial means, 50 kg of it (5%) is Zakat due. In case it is irrigated by rain / canal / river water then the Zakat is 100 kg (10%).







"... Eat of its fruit, when it yields and gives its due (Zakat) on the day of its harvest. And be not excessive. Indeed, He does not like those who commit excess." (Qur'an 6:141)

It was narrated from Salim, from his father, that the Messenger of Allah said: "For whatever is irrigated by the sky, rivers and springs or draws up water from deep roots, one tenth (1/10). For whatever is irrigated by animals and aritificial means, one half of one tenth (i.e. 1/20)" (Nasai, saheeh, 2490....)

#### Date fruits for poor in the Masjid

"Jabir bin Abdullah reported that Prophet Muhammad secommanded that from every ten wasaq of plucked dry dates, one bunch should be hung in the Masjid for the poor." (Abu Dawud, Hasan, 1662, Book 23, Ch. 25, Vol. 2)

If we pay Zakat on our crops, Insha Allah, our crops will be protected from droughts, floods and other calamaties.

#### Zakat on Jewellery

It was narrated from 'Amr bin Shuaib from his father, from his grand father, that a woman from among the people of Yemen, came to the Messenger of Allah with a daughter of hers, and on the daughter's hand were two thick bangles of gold. He said: "Do you pay Zakat on these?" She said: "No" He said: "Would it please you if Allah were to put two bangles of fire on you on the day of Resurrection?" So she took them off and gave them to the Messenger of Allah and said: "They are for Allah and His Messenger." (Nasai, Hasan, 2481, vol.3)

Note: In the above narration, it was said that "They are for Allah and His Messenger". So one may think that the jewellery was for our prophet. But Zakat and Sadaqah were prohibited for our holy Prophet and his family. Anything which was given as Sadaqah, even if it was a small date fruit was not accepted by our Prophet, as well as his family members. It was meant for the poor.

#### **Zakat on Silver**

Abdullah bin Shaddad bin Al-Had narrated that they visited Aisha(r), the wife of the Prophet and she narrated: "The Messenger of Allah once came to me and saw me wearing large silver rings. He said: "What is this Aishah?" I replied "I made them in order to beautify myself for you, O Messenger of Allah ." He said: "Do you give its Zakat?" I Said: "No, or: 'whatever Allah wills." He replied: "This will be your portion of fire" (Abu Dawud, Sahih, 1565, Vol.2)

The Prophet did not ask her about the weight of the rings, whether they were equal to 200 dirhams (595 g) or not. If we imagine that the mother of the believers, Aisha(r) wore a maximum of 8 rings, the weight would not have been more than 1/2 kg.

#### **Zakat Distribution**

The Zakat collected from the rich should be distributed among some categories of people. Allah, the Almighty clearly mentioned about the recipients of Zakat in the Holy Qur'an in 60th Ayat of 9th surah:

Zakat expenditures are only for the poor¹ and the needy², and those employed to collect (Zakat)³ and bringing hearts together (for Islam)⁴ and freeing captives (or slaves)⁵ and those in debt⁶ and the cause of Allah¹ and the (stranded) traveler³ - a duty imposed by Allah. And Allah is knowing and wise. (Qur'an 9:60)

Allah has not commanded to spend the Zakat money for any good deed, instead He divided the recipients into 8 categories and commanded to give it only to those who are mentioned in the Ayat.

The arabic word "<u>Innamaa</u>" (i.e. only) is used in the above Ayat. Hence, the collected Zakat money should be distributed among the eight kinds of people only. In other words, others are not eligible for taking Zakat. It is clearly explained in the above Ayat.

- 1. The Poor
- 2. The needy
- 3. Zakat collector
- 4. For bringing hearts together (for Islam)
- 5. Freeing captives
- 6. Those in debt
- 7. For the cause of Allah
- 8. Stranded traveler

**Important point:** Nafil Sadaqah can be given to any one in any quanity as the owner wishes. Zakat is for Muslims. General charity can be given for all good deeds. But Zakat is for only 8 kinds of people.

A *faqeer* is one who has nothing. He goes around begging the people to help him. But begging is not a profession. Some details on begging are given in the later sections.

#### 2. Al-Masaakeen (the needy)

A *miskeen* is one who has less than what he needs. They won't stretch their hands before others. They have self respect. Our Holy Prophet Muhammad & said about them:

"Al-Miskeen is not the one who goes round the people and asks them for a mouthful or two (of meals) or a date or two, but Al-Miskeen is one who has not enough to satisfy his needs and whose condition is not known to others, that others may give him something in charity, and who does not beg of people." (Sahih Bukhari, 1479, Book 24, Ch.23, Vol.2; Sahih Muslim, 2393, Vol.3)

Hence we have to recognise them and give them Zakat.

#### 3. Aamileen (Zakat collectors)

These are appointed by Islamic Government for collection of Zakat from the rich among muslims and distribute them among the poor. They will be paid some amount from Zakat funds.

It was narrated that Ibn As-Sa'di Al-Maliki said: "Umar bin Al-Khattab (may Allah be pleased with him) appointed me in charge of the charity, and when I had finished with it and handed it over to him, he ordered that I be given some remuneration. I said: 'I only did it for the sake of Allah and my reward is with Allah.' He said: 'Take what is given to you. I was appointed to do some work at the time of the Messenger of Allah and he gave me some remuneration, and I said the same as you have said, but the Messenger of Allah said to me: If you are given something without asking for it, then take it and give charity.' " (Sahih Muslim, 2408, Book 12, Ch. 37, Vol.3)

#### 4. People whose hearts are to be won

On the day of Hunain, when Allah granted the wealth of Hawaazin as Fay to His Messenger and the Messenger of Allah started to distribute it, giving one hundred camels to some men of the Quraish, some people among the Ansaar said: 'May Allah forgive the Messenger of Allah he has given to the Quraish and he has ignored us, while our swords are still dripping with their blood.' Anas bin Malik said: "The Messenger of Allah was told about what they had said, and he summoned the Ansaar to a tent made of leather. When they had gathered, he came to them and addressed them, and said: What is this that I have heard you are saying?'

The Fuqaha (the learned and wise) among the Ansar said: "As for wise ones, among us, O Messenger of Allah they did not say anything, but some of us are young in age and they said: 'May Allah forgive the Messenger of Allah the has given to the Quraish and he has ignored us, while our swords are still dripping with their blood.'"

"The Messenger of Allah said: 'I give to men who have only recently left disbelief behind, so as to incline their hearts (towards faith). Does it not please you that the people are leaving with the wealth while you are leaving with the Messenger of Allah By Allah, What you are returning with is better than what they are returning with.' They said: 'Yes, O Messenger of Allah, we are pleased.' He said: You are going to see others being preferred over you, so be patient until you meet Allah and His Messenger, for I will be at the Cistern (Haud Al-Kauthar).' They said: 'We will be patient.'" (Sahih Muslim, 2436, Book 12, Ch.46, Vol.3).

According to another narration (No. 2439 in Sahih Muslim), our Holy Prophet said: "The Quraish have only recently left Jahilliyyah behind and have suffered a calamity and I wanted to help them and soften their hearts (towards Allah). Does it not please you that the people are going back with worldly gains, and you are going back to

your houses with the Messenger of Allah : ?"

Here, one point has to be cleared. The above hadith regarding 'The war booty of Hunain' is placed in 'The book of Zakat' in Sahih Muslim. However, there was a discussion about this hadith among learned men. The property distributed here was not from Zakat. It was from war booty.

However, the second Khalifah Umar bin Al-Khattab suspended the distribution of Zakat under this category during the era of his rule.

Umar(r) recognised that people whose hearts needed to be won over were named in the verse that mentioned the categories of people who deserved Zakat, but he felt that times and circumstances had changed, that Islam was now strong, and that, consequently, it was no longer necessary to give money to people in order to win over their hearts. Therefore, he believed that the practice of giving such people should be applied or dropped based on the circumstances of Islam. If we consider the times during which we live, there are, in one form or another, various groups of people whose hearts need to be attracted to Islam, and who fulfill the requirements of being from one of the categories of people who deserve Zakat wealth.

Some of the enemies of Islam have taken advantage of this issue, claiming that Umar(r) acted in direct opposition to the Qur'an by suspending a practice that it legislated. Nothing, however, could be further from the truth. The reality is that Umar(r) suspended the practice of giving the afore mentioned category of people Zakat wealth because of a sound, valid and wise reason. After a period of being weak, Islam had become strong on the world stage. Therefore, it was no longer necessary to appease certain groups of people. It is important to note that the Prophet's Companions(r) whole heartedly agreed with Umar(r)'s policy. However, if such a need does arise at some later time, it could be given again.

#### 5. For Freeing of slaves

There is no slavery system in our present day society. Slavery was in practice in the world for several thousands of years. Our Holy Prophet Muhammad & started to eradicate slavery step by step.

Now a days many people are put in the jails just because they are muslims. They are very poor so they can not afford lawyers to plead on their behalf. We should make them free. Other details on this issue are given in the later section.

#### 6. Releasing those in Debt

Their situation is worse than the poor and needy. Now a days, many people are in debt and are living in a miserable condition. Many people borrow money for investing in agriculture or business purpose or on health grounds. These people can be helped from Zakat funds to get rid of their debts.

If some one goes in debt for something sinful, such as, to pay for liquor and its likes, or spends on impermissible customs of marriages and deaths, then, such a person will not be helped from the head of Zakat so that he is not encouraged in his sin and extravagance.

Abu Sa'eed Al-Khudri narrated: "During the time of the Messenger of Allah and a suffered a loss on fruits that he had sold, resulting in more debt. The Messenger of Allah as said: 'Give him charity.' So the people gave him charity but it did not cover his debt. So the Messenger of Allah as said to his debtors: 'Take what you have and there is nothing for you but that.'" (Tirmidhi, 655, Book 5, Ch.24, Vol.2)

#### 7. Fi Sabilillah (In the way of Allah)

Under the title '*The statement of Allah*' of chapter 49 in the Book of Zakat in Sahih Bukhari, the details of recipients under *fi sabilillah* are given.

"(Zakat should be spent) ... **to free the captives**; and for those in debt; and for Allah's cause ... (Qur'an 9:60)"

It is said that Ibn Abbas(r) had said that one may spend for manumission (i.e. freeing of slaves) and also (for helping the poor) to perform Hajj. And Al-Hasan said, "It is permissible to manumit one's

Al-Hasan went on, "And if you give Zakat to any of them, you will receive its reward." And the prophet said, "No doubt, Khalid has kept his armour for Allah's cause." And Abul 'As said, "The Prophet made us ride on camels given as Zakat, for the purpose of performing Hajj."

By quoting this category some wicked people are stealing thousands of crores of rupees which belong to the poor. More details on this issue are given in the later section.

#### 8. Stranded Traveler

A traveler may be rich in his country / region. But he lost his belongings or his money is insufficient to reach his home. For those travelers, Zakat can be given.

In their life times, the Messenger of Allah and Abu Bakr(r) took very good care of stranded travelers. Umar(r) also did the same. He established an institution called Daar Ad-Daqeeq to deal with the needs of travelers.

One of the functions of that institution was to establish special houses for travelers, houses that contained flour, dates, raisins, a kind of food that was known as As-Saweeq and other supplies that stranded travelers needed - and that were used as well by guests in general, and by guests of Umar(r) in particular.

Umar(r) placed supplies at various intervals along the road that connected Makkah to Madeenah, enough supplies to take a traveler from one oasis to the next.

#### **Distribution in Equal Parts?**

Suppose a person appointed by a Governor/Amir collected a Zakat of 8 lakh rupees. If the amount is divided into eight equal parts, then 1 lakh rupees will be alotted for each category.

That means one lakh is alotted for all poor people together while Zakat collector alone get an amount of 1 lakh rupees under Category No.3. He might have collected the amount in a duration of 10 or 20 days. For a mere 10 or 20 days work, is he eligible for 1 lakh rupees? No. It is not acceptable at all. Similarly for travelers, alottment of an amount which is equal to the amount alotted for the poor under 1st category, can't be justified.

During the era of Umar(r)'s rule a comprehensive system to take care of the needs of poor and needy people existed. As per the system, they would be given enough wealth to lift them far above the level of poverty, raising them, at the very least, to the lowest levels of independence and richness.

This policy was reflected in Umar(r)'s statement:

"When you give them, give them enough to make them independent."

If people were chronically ill, and were permanently unable to work, Umar(r) would give them from Zakat wealth. And he would give even **higher percentage** of money to those who were **temporarily ill**, because they would soon get up on their own two feet and become independent of the state support.

From the above points, it is very clear that the distribution of Zakat among the people belonging to the eight categories is uneven and is dependent on the circumstances prevailing in the area.

It is also clear that our rightly guided Khaleefa encouraged the people to earn by their own.

As Umar(r) said, how much amount do we need to satisfy the basic needs of poor people in India?

#### What if there is no one in a particular category?

In Umar bin Al-Khattab (r)'s rule, one category was suspended. The Zakat was distributed among the people belonging to the rest of 7 categories. If there is no person who has debt, then that category can be suspended.

If there is no one in a particular category, that doesn't mean that others who do not belong to any category, have the right to get the Zakat under that category.

The recipients of Zakat <u>must</u> belong to any one of the eight categories.

When a person came in asking our Holy Prophet Muhammad as, for some thing. The answer to him was :

"Allah Taala has never handed over the distribution of Sadaqat to any prophet, even to anyone other than a prophet. Instead of that, He has Himself determined eight categories for it. If you are included under one of those eight, I can let you have it.

[Tafsir al-Qurtubi, p.168, v.8 cited in Maariful Qur'an, vol..]

Hence, the alottment of Zakat is dependent on the prevailing circumstances. The top priority should be for providing food and clothing for the poor.

Even if one lakh crore rupees are distributed, that amount may not be sufficient for the poor belonging to the first two categories.

One Lakh Crore Rupees!

Is it possible to collect such a huge amount?

Why not?

At present, there are 20 or 25 crore muslims in India approximately.

If each of 10 crore among them give 10 thousand per year = 1 Lakh Crore
If each of 5 crore among them give 20 thousand per year = 1 Lakh Crore
If each of 2 crore among them give 50 thousand per year = 1 Lakh Crore
If atleast 50 lakh people give 2 lakh rupees per year = 1 Lakh Crore

Fifty lakh people all over India means approximately 2 lakh people from each State, in other words, approximately 8000 people from each district. Atleast if these 8000 muslims give 50 thousand rupees

per year, a sum of 25 thousand crore rupees will be collected from each district alone.

#### Zakat should be distributed first among the poor of the area where it is collected among the rich

It is not *Sunnah* to collect the Zakat from various parts of the country/ region and accumulate at one place for distribution. First it should be distributed in the same area where it is collected.

Narrated by Abu Ma'bad, the slave of Ibn Abbas (r): Allah's Messenger said to Mu'adh when he sent him to Yemen, "You will go to the people of the scripture. So, when you reach there, invite them to testify that Laa Ilaaha Illallah and that Muhammad is Allah's Messenger. And if they obey you in that, tell them that Allah has enjoined on them five Salat (prayers) in each day and night. And if they obey you in that, tell them that Allah has made it obligatory on them to pay the Sadaqa (Zakat) which will be taken from the rich among them and given to the poor among them. If they obey you in that, then avoid taking the best of their possessions, and be afraid of the curse of an oppressed person because there is no screen between his invocation and Allah."

[Sahih Bukhari, 1496, Book 24, Ch.63, Vol.2]

From the above Hadith, it is very clear that the Zakat collected among the rich of an area would be distributed among the poor of the same area.

Another important point is that there is no screen between an oppressed person's invocation and Allah. One must be afraid of the curse of an oppressed person. This very point will be discussed in the later section.

Ibrahim bin 'Ata - the freed slave of 'Imran bin Husain - narrated from his father that Ziyad or another governor, sent 'Imran bin Husain as a collector of charity. When he returned, he asked him: "Where is the wealth?" He replied: "(Did) you sent me to (bring back) wealth? We took it from the (people) whom we used to

take it from during the time of the Messenger of Allah and we distributed it where we used to distribute it during the time of Messenger of Allah a. [Abu Dawud, Hasan, 1625, Book 9,Ch.23, Vol.2]

But today the practice is quite different and it is against the Sunnah. Many people are roaming from Kashmir to Kanyakumari for Zakat. If the Zakat is paid to them, is it not denying the Sunnah?

They have no right either to collect or distribute Zakat according to their whims and fancies. Who gave them this right? Definitely not Allah or His Messenger !!

#### Poverty was totally eradicated from several places

During the rule of 2nd Khaleefah, Ameerul Momineen Umar bin Al-Khattab(r), there were no recipients under any category at some places. The poor became rich. Hence, the amount was sent to the Khaleefah from these places. The same happened during the rule of Khaleefah, Umar bin Abdul Aziz(r).

Zakat's main purpose is to eradicate poverty from the society.

From the time when our county got freedom from the British, if the Zakat was paid as Allah commanded and according to the authentic Sunnah, there would not have been any poor among muslims in India. But there is more poverty among muslims now.

What is the reason?

The Zakat is being systematically siphoned off by some wicked people.

#### Who should not ask for alms

One who has a wealth equal to or more than nisab has no right to receive zakat except a mujahid (for purchasing weapons for war) or zakat collector or stranded traveller.

If one has a wealth which is less than Nisab, then he can ask for help. However, there is a limit for asking help. It is unjust for a man who has 1 uqiyyah (40 Dirhams or Rs. 5,250/-) or equivalent to it to ask for Zakat.

It was reported from 'Ata bin Yasar, from a man from the tribe of Banu Asad that he said: "Once, I encamped with my family at Baqi Al-Gharqad. My family said to me: 'Go to the Messenger of Allah and ask him for something that we can eat', and they started mentioning their needs. So I went to the Messenger of Allah &, but found a man already there, asking of him. The Messenger of Allah said: 'I don't have anything to give you, so the man turned away angrily and said: 'I swear, you only give to those whom you want!' The Messenger of Allah & replied: 'He gets angry at me because I don't have anything to give him. Whoever asks among you while he has one Uqiyyah, then has indeed asked unjustly!' "The man from the tribe of Banu Asad said to himself: "Indeed, our she-camel is more precious than an ugiyyah," - And Ugiyyah is equal to forty Dirham - "So he returned and did not ask for anything. He said: "After that, some barley and raisins were sent to the Messenger of Allah and he gave us a share of it, until Allah, the Mighty and Sublime, made us self-sufficient (of asking)." (Abu Dawud, 1627, Sahih, Vol.2)

Even though the wealth is less than the Nisab, when it is equal to or more than 40 Dirhams, one should not ask. But zakat can be given to them. If one has less than 40 Dirhams, then he can ask for help.

Whenever our Prophet & received any charity, he & would distribute it immediately among the needy.

### Charity is not HALAAL for strong and healthy persons

'Ubaidullah bin 'Adi bin Al-Khiyar said that two people informed him that they came to the Prophet ( ) during the Farewell Pilgrimage while he was distributing charity, and asked him for some of it: "So he looked at us carefully, and saw us to be strong. He said: 'If you desire, I will give you, but there is no share of it for a rich person, nor for one who is strong and able to earn (for himself).' " (Abu Dawud, Sahih, 1633, Book 9, Ch.24, Vo.2)

It was said in the next narration (No. 1634): "Charity is not <u>Halaal</u> for a rich person, nor for a strong, healthy person."

Now a days many youth who are strong and able to earn by their own depend on Zakat in the name of Dawah. The religious leaders also encourage instead of correcting them. Those who love Muhammad must work for their livelihood.

Narrated Abu Mas'ud Al-Ansari(r). "Whenever Allah's Messenger ordered us to give in charity, we used to go to the market and work as porters and get a Mudd (a special measure of grain) and then give it in charity. (Those were the days of poverty) and today some of us have one hundred thousand." (Sahih Bukhari, 1416)

Due to poverty they were unable to give charity. However they used to work for giving charity also.

#### Begging is not encouraged by Islam

Begging is not allowed except for three:

- 1. A very poor person
- 2. One in severe debt
- 3. A painful blood (blood-money)

Anas bin Malik(r) narrated that a person from the Ansar came to the Prophet and asked him (for charity). The Prophet said: 'Do you not have anything in your house?" He said: "Yes! (I have) a coarse mat. We use a part of it to cover ourselves, and a

part to lie on. And we also have a container which we drink water from." He said: "Bring them to me," So he brought them. The Messenger of Allah & held them in his hand and said: "Who will buy these two (items) from me?" A man said: "I will take them for one Dirham." So he said: "Who will give more than a Dirham," two or three times. A man said: "I will take them for two Dirhams," so he gave them to him, took the two Dirhams, and gave it to the Ansari, telling him: "Buy food with one (Dirham), and take it to your family, and buy an axe with the other one, and bring it to me." So he brought it to him, and the Messenger of Allah attached a stick to it with his own hands. and then said to him: "Go and collect firewood, and sell it, and let me not see you for fifteen days." The man went collecting firewood and selling it, and then returned, with ten Dirhams. He purchased a garment with some of it, and food with some of it. So the Messenger of Allah said: "This is better for you than your begging coming to you as a blemish on your face on the Day of Judgement. Begging is not allowed except for three: A very poor peson, or for one in severe debt, or for a painful blood (blood money)."

#### Some more Ahadeeth regarding Begging

#### • Not granted any gift more vast than Patience

Abu Sa'eed Al-Khudri(r) narrated that a group of people from the Ansar asked of the Messenger of Allah so, so he gave them. They then asked again, so he gave them, until, when all that he had with him (to give) had finished, he said: "Whatever good I have, I shall not keep it to myself by depriving you of it, and whoever seeks self-sufficiency will be granted it by Allah, and whoever seeks to be independent will be made independent by Allah, and whoever seeks to be patient will be granted patience by Allah. And Allah has not granted any one any gift more vast than patience." (Abu Dawud, Sahih, 1644)

(Abdullah) Ibn Mas'ud(r) reported that the Messenger of Allah said: "Whoever is afflicted with a distress and turns to the people (to solve it), he will not have his distress solved. And whoever turns to Allah, Allah will hasten independence of means to him, either by a quick death, or a speedy richness." (Abu Dawud, Hasan, 1645, Book 9, Ch.28, Vol.2)

#### • The upper hand is better

Abdullah bin Umar(r) narrated that the Messenger of Allah was once on the Minbar, discussing charity, and that (explaining whether) it is better to avoid taking it or asking for it. He said: "The upper hand is better than the lower hand, and the upper hand is the one that spends, and the lower hand is the one that asks." (Abu Dawud, Sahih, 1648, Vol.2)

Malik bin Nadlah narrated that the Messenger of Allah said: "There are three types of hands: The hand of Allah is the highest, and the hand of the giver is below it, and the hand of the one who asks is the lowest. So give blessings (charity), and do not be too weak to overcome yourself." (Abu Dawud, Sahih, 1649, .. Vol.2)

#### • Not a bit of flesh on his face

It was narrated from Hamzah bin Abdullah, from his father, that the Prophet said: "One of you will keep on begging until he meets Allah with not a bit of flesh on his face." Sahih Muslim 2396, Vol.3)

Allah accepts charity only if the money is honestly earned however less it may be. For those who give in charity, there will be an increase in their wealth in this world and an increase in their reward in Hereafter Narrated Abu Hurairah (r): Allah's Messenger said, "If one gives in charity what equals one date-fruit from the honestly earned money - and Allah accepts only the honestly earned money - Allah takes it in His Right (hand) and then enlarges its **reward** for that person (who has given it), as anyone of you brings up his baby horse, so much so that **it becomes as big as a mountain**." (Sahih Bukhari 1410 vol 2)

Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever. Indeed, those who believe and do righteous deeds and establish prayer and give zakat will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. O you who have believed, fear Allah and give up what remains (due to you) of interest, if you should be believers. And if you do not, then be informed of a war (against you) from Allah and His Messenger. But if you repent, you may have your principal - (thus) you do no wrong, nor are you wronged. (Qur'an 2:276-279)

#### **ALLAH'S PROMISE IS TRUE**

Allah's promise is very clear from the above hadeeth and Qur'an ayats. Allah's promise is true. Now many finance companies and Banks attract the people with high interest rates. Some promise to increase their principal amount many-fold within a few years. Allah told us that He destroys interest. Many people are cheated by several Chit Fund companies. Still many people trust these companies.

But Believers trust in Allah's promise only. Here is an example for understanding how Allah increases in charities.

#### Story of Abdur Rahaman bin Awf (r)

His name in Jahiliyyah days was Abu Amr. But when he accepted Islam our Prophet acalled him Abdur-Rahman. He was one of the ten persons (al-asharatul mubashsharah) who were assured of entering Paradise.

Soon after arriving in Madinah, the Prophet in his unique manner began pairing off the Muhajirin and the Ansar. This established a firm bond of brotherhood and was meant to strengthen social cohesion and ease the destitution of the Muhajirin. Abdur-Rahman was linked by the Prophet with Sad ibn ar-Rabi'ah. Sad in the spirit of generosity and magnanimity with which the Ansar greeted the Muhajirin, said to Abdur-Rahman:

"My brother! Among the people of Madinah I have the most wealth. I have two orchards and I have two wives. See which of the two orchards you like and I shall vacate it for you and which of my two wives is pleasing to you and I will divorce her for you."

Abdur-Rahman must have been embarrassed and said in reply: "May Allah bless you in your family and your wealth. But just show me where the suq (i.e. market) is."

Abdur-Rahman went to the market-place and began trading with whatever little resources he had. He bought and sold and his profits grew rapidly. Soon he was sufficiently well off and was able to get married. He went to the noble Prophet with the scent of perfume lingering over him.

"Mahyam, O Abdur-Rahman!" exclaimed the Prophet # - "mahyam" being a word of Yemeni origin which indicates pleasant surprise.

"I have got married," replied Abdur-Rahman.

"And what did you give your wife as mahr?"

"The weight of a nuwat (date seed) in gold."

"You must have a walimah (wedding feast) even if it is with a single sheep. And may Allah bless you in your wealth," said the Prophet with obvious pleasure and encouragement.

Thereafter Abdur-Rahman grew so accustomed to business success that he said if he lifted a stone he expected to find gold or silver under it!

Abdur-Rahman distinguished himself in both the battles of Badr and Uhud. At Uhud he remained firm throughout and suffered more than twenty wounds, some of them deep and severe. Even so, his physical jihad was matched by his jihad with his wealth.

Once the Prophet was preparing to despatch an expeditionary force. He summoned his companions and said: "Contribute sadaqah for I want to despatch an expedition."

Abdur-Rahman went to his house and quickly returned. "O Messenger of Allah .! I have four thousand (dinars). I give two thousand as a qard to my Rabb and two thousand I leave for my family."

When the Prophet decided to send an expedition to distant Tabuk - this was the last ghazwah of his life that he mounted - his need for finance and material was greater than his need for men for the Byzantine forces were a numerous and well-equipped foe. That year in Madinah was one of drought and hardship.

The journey to Tabuk was long, more that a thousand kilometers. Provisions were in short supply. Transport was at a premium so much so that a group of Muslims came to the Prophet pleading to go with him but he had to turn them away because he could find no transport for them.

These men were sad and dejected and came to be known as the Bukka'in or the Weepers and the army itself was called the Army of Hardship ('Usrah). Thereupon the Prophet called upon his companions to give generously for the war effort in the path of Allah and assured them they would be rewarded. The Muslims' response to the Prophet's call was immediate and generous. In the fore front of those who responded was Abdur-Rahman ibn Awf. He donated two hundred awqiyyah of gold whereupon Umar ibn al-Khattab said to the Prophet(s):

"I have (now) seen Abdur-Rahman committing a wrong. He has not left anything for his family."

"Yes," replied Abdur-Rahman. "I have left for them more than what I give and better."

"How much?" enquired the Prophet &.

"What Allah and His Messenger have promised of sustenance, goodness and reward," replied Abdur-Rahman.

When the Prophet passed away, Abdur-Rahman took on the responsibility of looking after the needs of his family, the Ummahaat al-Mumineen.

Once he sold a piece of land for **forty thousand dinars** and he distributed the entire amount among the Banu Zahrah (the relatives of the Prophet's mother Aminah), the poor among the Muslims and the Prophet's wives.

The prayer of the noble Prophet that Allah should bestow barakah on the wealth of Abdur-Rahman appeared to be with Abdur-Rahman(r) throughout his life.

One day, a loud rumbling sound was heard coming from beyond the boundaries of Madinah, normally a calm and peaceful city. The rumbling sound gradually increased in volume. In addition, clouds of dust and sand were stirred up and blown in the wind. The people of Madinah soon realized that a mighty caravan was entering the city. They stood in amazement as seven hundred camels laden with goods moved into the city and crowded the streets. There was much shouting and excitement as people called to one another to come out and witness the sight and see what goods and sustenance the camel caravan had brought.

Aishah, may Allah be pleased with her, heard the commotion and asked:

"What is this that's happening in Madinah?" and she was told:

"It is the caravan of Abdur-Rahman ibn Awf which has come from Syria bearing his merchandise."

"A caravan making all this commotion?" she asked in disbelief.

"Yes, O Umm al-Muminin. There are seven hundred camels."

Aishah(r) shook her head and gazed in the distance as if she was trying to recall some scene or utterance of the past and then she said:

"I have heard the Messenger of Allah say: *I have seen Abdur-Rahman ibn Awf entering Paradise creeping.*"

Why creeping? Why should he not enter Paradise leaping and at a quick pace with the early companions of the Prophet?

Some friends of his related to Abdur-Rahman the hadith which Aishah(r) had mentioned. He remembered that he had heard the hadith more than once from the Prophet and he hurried to the house of Aishah(r) and said to her:

"Yaa Ammah! Have you heard that from the Messenger of Allah ##?"

"Yes," she replied.

"You have reminded me of a hadith which I have never forgotten,"

He is also reported to have said. He was so over-joyed and added:

"If I could I would certainly like to enter Paradise standing. I swear to you, Yaa Ammah! that this entire caravan with all its merchandise, I will give in sabilillah."

And so he did. In a great festival of charity and righteousness, he distributed all that the massive caravan had brought to the people of Madinah and surrounding areas.

This is just one incident which showed what type of man Abdur-Rahman was. He earned much wealth but he never remained attached to it for its own sake and he did not allow it to corrupt him.

Abdur Rahman's generosity did not stop there. He continued giving with both his hands, secretly and openly. Some of the figures mentioned are truly astounding:

Forty thousand dirhams of silver, forty thousand dinars of gold, two hundred awqiyyah of gold, five hundred horses to mujahidin setting out in the path of Allah and one thousand five hundred camels to another group of mujahidin, four hundred dinars of gold to the survivors of Badr and a large legacy to the Ummahaat al Muminin and the catalogue goes on.

On account of this fabulous generosity, Aishah(r) said:

"May Allah give him to drink from the water of Salsabil (a spring in Paradise)."

All this wealth did not corrupt Abdur-Rahman and did not change him. When he was among his workers and assistants, people could not distinguish him from them. One day food was brought to him with which to end a fast. He looked at the food and said:

"Musab ibn Umayr has been killed. He was better than me. We did not find anything of his to shroud him with except what covered his head but left his legs uncovered. Then Allah endowed us with the (bounties of) the world. I really fear that our reward has been bestowed on us early (in this world)."

He began to cry and sob and could not eat.

In the beginning, there was no sufficient food and clothes for Believers. They faced severe hardships. After they got relief, they did not forget their hardships. They used to remember them. During later times Allah's favours had increased their obedience towards Allah much more.

What did you understand from the above story?

By doing righteous deeds, a believer receives limitless favours from Allah. If one's wealth is earned in halaal way and some of it is spent in the way of Allah and some of it is given in charity (zakat), then his wealth increases as Allah promised.

Do we need reservations in India for our upliftment?

With what reservation and financial help, Abdur Rahaman bin Awf(r) was successful in business?

He had faith in Allah. He did hardwork. He spent much for charity. He became richest among all his people.

Even though he has no resources for starting a business, he smoothly refused the voluntary help offered by an Ansar brother. He went to the market. He might have worked there for some money to start a business or he started it by the meagre amount which he had with him.

Trust in Allah and hardwork make a believer successful in this world and hereafter as well.

Here it is worth while to remember the statement of Umar(r): "The people who truly place their trust in Allah do two things: They cast a seed into the ground and they place their trust in Allah."

Abdur Rahaman bin Awf(r) spent more wealth in the way of Allah. Hence, his wealth was enormously increased. He never felt pride. He

#### The Punishments due to non-payment of Zakat

#### If Zakat is not paid on **WEALTH**:

Narrated Abu Hurairah(r): Allah's Messenger said, "Whoever is made wealthy by Allah and does not pay zakat on his wealth, then on the Day of Resurrection his wealth will be made like a bald-headed poisonous male snake with two black spots over the eyes (or two poisonous glands in its mouth). The snake will encircle his neck and bite his cheeks and say, 'I am your wealth, I am your treasure.' "Then the Prophet recited the holy verses: "Let not those who covetously withhold ..." (to the end of the verse). (v. 3:180) (Sahih Bukhari, 1403)

#### If Zakat is not paid on Gold and Silver:

"... And those who hoard gold and silver and spend it not in the way of Allah, give them tidings of a painful punishment." (Qur'an 9:34)

"The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks and their backs, [it will be said], "This is what you hoarded for yourselves, so taste what you used to hoard." (Qur'an 9:35)

The word used here is Kanz, which means wealth on which Zakat is not paid. If zakat due on gold and silver is not paid, after mentioning the punishment as said in the above ayat, it is said in a narration of Sahih Muslim (No. 2290):

"Every time they cool down they will be reheated for him, on a day the length of which is fifty thousand years, until judgement is passed among the people. Then he will be shown his path either to Paradise or Hell."

#### If Zakat is not paid on Livestock:

A portion of Hadith No. 2290 (Sahih Muslim):

It was said: "O Messenger of Allah , what about camels?" He said: "There is no owner of camels who does not pay what is due on them - which includes milking them on the day when they are brought to water - but when the Day of Resurrection comes, a vast plain will be spread out for them, and the whole herd will be gathered, and not a single young camel will be missing. They will trample him with their hooves and bite him with their mouths, and every time the first one of them has passed the last of them will return, on a day the length of which is fifty thousand years until judgement is passed among the people. Then he will be shown his path, either to Paradise or to Hell."

Similarly it was also mentioned for other animals. The full hadith is not given here due to space constraints.

At the end of the Hadeeth, the following ayats were recited:

So, whoever does an atom's weight of good will see it. And whoever does an atom's weight of evil will see it. (Qur'an 99:7,8)

### Abu Bakr Siddiq (r) announced War against those who refused to pay Zakat

Abu Hurairah(r) said: "When the Messenger of Allah died and Abu Bakr(r) became the Khalifah after him, whoever disbelieved from the Arabs disbelieved, so Umar bin Al-Khattab said to Abu Bakr: 'How will you fight the people while the Messenger of Allah has said: 'I have been ordered to fight the people until they say Laa Ilaaha Illallah, and if they say that, then their blood and wealth will be protected from me, except what it makes obligatory upon them, and their reckoning is up to Allah?'

So Abu Bakr said: 'By Allah I will fight whoever differentiates between Salat and Zakat. For indeed, Zakat is the right due upon wealth. And by Allah! If they withhold even (camel) tethers which they used to give to the Messenger of Allah I will fight them for withholding it.' So Umar bin Al-Khattab said: 'By Allah! I saw that Allah had opened Abu Bakr's chest to fighting, so I knew that it was correct.'" (Tirmidhi, Sahih, 2607, Vol.5)

| Interest                                   | Zakat                                |
|--|--------------------------------------|
| <ul> <li>will be destroyed</li> </ul>      | <ul> <li>wealth increased</li> </ul> |
| <ul> <li>Unjust</li> </ul>                 | • Just                               |
| • If not given up, announcement of war     | • If not paid announcement of war    |
| <ul> <li>For Social destruction</li> </ul> | • For Social Welfare                 |

Narrated Adi bin Hatim: I heard the Prophet saying: "Save yourself from Hell-fire even by giving half a date-fruit in charity. (Sahih Bukhari, 1417, Book 24, Ch.10, Vol.2)

The important points of Zakat are explained briefly so far.

Zakat payers must confirm whether their Zakat is reaching the people belonging to the eight categories. In case you know that it did not reach the assigned people and you do not care about it, then you maybe punishable.

So please think twice before you pay zakat! Is there any greater misfortune than to lose in both worlds even after paying zakat?

We requested the readers of our Telugu monthly 'Saanthibaata':

Do not give Zakat to Madarasas, Dawah Centers, Daees, Societies, Libraries, Masjids, T.V. Channels, Publishers, for salary payments, for books etc.

When it was exposed how zakat is being looted by some middle men, some leaders seriously responded and conducted campaigns against us.

### A Suggestion by Saanthibaata to the Leaders who made objectionable Comments on Zakat payments

From today onwards, you don't pay Income Tax, Municipality Tax, Current Bill, Water bill etc. at the concerned offices. Instead you pay them to Daees, Dawah Centers and Madarasas.

If the line-men from electricity department come to remove the fuse since the payment has not reached the department, you tell them:

"We don't give Zakat to those people who are chosen by Allah. Instead we give it to whomever we wish. While we are not caring about Allah's command, why should we care about your department instructions. Go and tell wherever you want."

Then the lights in your house will be off.

And the bulb in your brain will be on.

Don't argue about Qur'an.

If you do not understand Qur'an, you study it Otherwise please keep quiet.

Is it not kufr if Allah's command is rejected and the teachings of Muhammad are neglected?

Is it the act of inviting others towards Allah or averting muslims from the Way of Allah?

Read the following Ayat:

"O you who have believed, indeed many of the scholars and monks devour the wealth of people unjustly and avert (them) from the Way of Allah...." (Qur'an 9:34)

Even today some people devour the poor muslim's money.

Let us now see how the plunder is happening!

## The ongoing plunder 15,000 crores / 1,50,000 millions!

First of all we have to know how the zakat is distributed in India. As it is clear that the poor peoples' money is being looted, it is time to probe into the matter in a systematic way. However it is better to have a primary assessment for conducting a detailed investigation. For the purpose, we have taken some details from the interview of Dr. Rahamathullah.

Dr. Rahmatullah is a Reader and Head, Department of Business Economics, A.P. College of Commerce & Economics, affiliated to Mumbai University. Seen as a pioneer on Islamic finance, he is the founder of All India Council Of Muslim Economic Upliftment Ltd., Muslim Merchant Chambers of Commerce and CCI. He also formed the Movement of Zakat foundation. He is seeking a reform in the current system of Zakat distribution in India. (*source: Zakat distribution system must be reformed - Interview by Mohd Rehan Ansari*, TwoCircles.net).

He conducted a survey on the distribution of Zakat in India. Basing on his survey results, he assessed that about 10,000 crores were collected as Zakat during 2005. And he also estimated that it might have reached now to 15,000 crores. He also explained the reasons behind it.

According to him about 25 to 30% of Zakat is paid to the relatives and the beggars, 50 to 60% to Madarasas, 10% to religious organisations and the remaining paid to other organisations and trusts.

We have taken only the details on the collection and distribution of zakat. There are no details on the contributions from abroad. But these details can be seen in other articles. However, they are not taken into consideration in this booklet.

About 30.7% muslims are below the poverty line (i.e. about 4 crores and 20 lakhs). According to the survey conducted by the National

Council for Applied Economic Research (NCAER) for 2004-05, three among every ten muslims are living with a monthly earning of Rs. 550/- only.

The information provided by Dr. Rahamathullah is taken as a preliminary assessment for our investigation.

If the distribution is done as he said, every one from 4.2 crore people who are below the poverty line, get an amount of Rs. 893/- per year. or Rs. 75/- per month. If 30 percent of Zakat went to them, each one gets an amount of Rs. 89/- per month.

If the entire Zakat (i.e. 15,000 crores) is distributed among the 4.2 crore poor people, each one gets Rs. 3,500/- per year or Rs. 297/- per month. Even this little amount is not reaching the poor. *About 75% of the money goes to the wrong people*. Though it is estimated that the total collection of zakat was around 15,000 crores, some opined that the actual figure is far more than that.

So, let us find out the facts by conducting a detailed survey. In sha Allah, let us start the survey in the coming Ramadan month.

- 1. The share for poor and relatives = 3750 to 4500 crores (25 to 30%)
- 2. The share for Madarasas = 7500 to 9000 crores (50 60%)
- 3. The share for Dawah organisations and trusts = 3750 crores (25%)

| For eligible people            | - only 3,750 crores | and |
|--------------------------------|---------------------|-----|
| For those who are not eligible | e - 11,250 crores   | 75% |

If the entire share of 7,500 crore rupees reaches the madarasas without being eaten by middle men, then about Rs. 50,000 has to be spent on every one of 15 lakh students studying in Madarasas in India.

If Rs. 9,500/- crore reaches, every student must get Rs. 60,000 per annum. In other words, a Madarasa has to spend Rs.4,166/- per month on every student. **Is it believable?** 

A teacher's salary is only Rs. 3000/- and the student's expenditure is Rs. 4,166/- Wow!

On an average the annual expenditure of a student for studying in a Madarasa in India is about Rs. 10,000/-. Hence the amount needed for 15 lakh students is nothing more than **1500 crore rupees only** (including the salaries of the staff, building rent etc.)

When 1500 crore rupees are sufficient to run all Madarasas in India, what about remaining 6000 to 7500 crore rupees collected in the name of Madarasa educaton?

- If the collected zakat is distributed properly, it is not sufficient for the poor belonging to the first two of 8 categories.
- In view of the present circumstances in our country, the priority should be given to the poor belonging to the first two categories and those who are in debt.

A huge sum of about 12,000 crore rupees is being looted by some people, how could the muslim society be cheated so easily?

If the middle men are questioned, they would answer that they belong to the seventh category '**Fi Sabilillah**' (in the way of Allah). They also claim that its meaning is so broad so that all good deeds could be included in it. In this way they placed all types of innovation (Bid'ath) in this category.

When a huge amount of Rs. 15,000 crore rupees has to be distributed among eight categories, much of it, (i.e. about 12,000 crore rupees) is wrongfully pumped into **only one category**, one can easily understand the scam involved in this. We need to think about it.

If all the amount is distributed only among the poor, poverty among muslims will be eradicated from India in a few years, Insha Allah.

#### What is the meaning of *Fi Sabilillah*?

In India, when the (electric) power is cut, people usually say 'there is no current'. The actual meaning of current is 'flow'. The term 'current' is also used for water and air. But the 'current' mentioned here is an electric current.

If somebody says 'current', our people can understand it easily as 'electric current'.

Similarly if 'Fi Sabilillah' (in the way of Allah) is mentioned, the muslims who have basic knowledge on Islam can understand that it is 'fighting in the way of Allah'.

If any word in Qur'an needs some explanation, it can be found in the other ayat(s) of Qur'an. The Qur'an explains one ayat of it with another ayat. That is the beauty of the Qur'an. In case it is difficult to find it in Qur'an, then the Ahadeeth should be referred to.

Thereafter, one has to search for it in the practices of the Rightly Guided Khalifahs.

While those who have a minimum understanding in Islam can easily understand the meaning of Fi Sabeelillah as 'fighting in the way of Allah', do not the Alims who studied in the famous Madarasas and their teachers know its meaning?

They certainly do! But they conceal the truth because of their lust for money.

#### What is said about Fi Sabeelillah in Qur'an?

One can find the word in 43 ayats. They are:

**2:**154, 190, 195, 218, 244, 246, 261, 262, 273, **3:**13, 146, 157, 167, 169, **4:**74, 75, 76, 84, 89, 94, 95, 100, **8:**60, 72, 74, **9:**19, 20, 34, 38, 41, 60, 81, 111, 120, **22:**58, **24:**22, **47:**4, 38, **49:**15, **57:**10, **61:**11, **73:**20

You please go through the above ayats. You can understand that the meaning of Fi Sabilillah is nothing but 'Fighting in the way of Allah'.

#### What is said about it in the Ahadeeth?

"Fighting in the way of Allah." Moreover it is also mentioned in the Ahadeeth about some deeds which are equivalent to jihad (in the way of Allah) Giving Zakat to a warrior in the muslim army (in) 'Fi Sabeelillah' is for purchasing weapons even if he is rich enough.

The deeds which are equal to jihad mean that they will get equal sawaab. Read the following hadith:

Narrated Safwan bin Sulaim: The Prophet said, "The one who looks after and works for a **widow** and for a **poor person**, is like a warrior fighting in the way of Allah (*Fi Sabeelillah*), or like a person who observes Saum (fasts) during the day and offers Salat (prayer) all the night." (Sahih Bukhari, 6006, Book 78, Ch.25, Vol.8)

Like a warrior fighting in the way of Allah (Fi Sabeelillah) means that the man would get the same reward as the warrior receives by fighting in Allah's way or as the man receives by observing fast during the day and offering salat all the night.

This does not mean that one could give up his prayers and fast during the rest of his life time by taking care of a widow and a poor man.

Helping a poor man and a widow is equal to Fi Sabeelillah as said in the above hadeeth. As Allah commanded, the widows and the poor are to be helped by zakat under the first two of eight categories. When the first two categories themselves are equal to *Fi Sabeelillah*, what is the need of mentioning another 'Fi Sabeelillah' as 7th category?

Then generally a question arises: Why did Allah repeat it again? No, it is not a repetition at all.

The ayat (9:60) ends by the phrase - 'Allah is All-Knowing and All-Wise'. He established certain meaning for Fi Sabeelillah. When the phrase 'In the way of Allah' is only mentioned, it is 'fighting in the way of Allah'. Some times this phrase comes along with a word as shown in the following hadeeth.

#### Fasting in fi sabeelillah:

Narrated Abu Sa'eed (r): I heard the Prophet saying, "Whosoever observes **Saum** (fast) for one day **in Allah's way** 

(to seek His good pleasure), Allah will keep his face away from the (Hell) Fire (a distance covered by a journey of) seventy years." (Sahih Bukhari, 2840, Book 56, Ch.36, Vol.4)

Helping poor people
Helping stranded travelers
Helping those who are in debt
Freeing the slaves/captives
Allah's way
Allah's way
Allah's way

Hence each of 7 categories comes under *Fi Sabeelillah*. Then why is it specially mentioned again as 7th category?

Zakat must be paid **only** to those mentioned in the ayat. That means we should not give it to other than those belonging to these 8 categories.

So, every muslim must know who they are!

### What was explained about 'Fi Sabeelillah' in *Qur'an Tafsirs*? TAFSIR IBN KATHIR

Ibn Kathir was born in 701 Hijri. One of the greatest books that Ibn Kathir wrote was his Tafsir of the Noble Qur'an, which is one of the best Tafsirs that rely on narrations [of Hadiths, the Tafsir of the Companions etc.]. The Tafsir by Ibn Kathir was printed many times. Several scholars have summarized it. The original is in arabic language. The summarised version was translated into many languages. The english translation of it was published by Darussalaam, Riyadh in 2000 in ten volumes. Now we are in 1432 Hijri. So this tafsir was written 700 years ago. It explains the meaning of *Fi Sabeelillah* as:

In the Cause of Allah (fi sabeelillah) is exclusive for the benefit of the fighters in Jihad, who do not receive compensation from the Muslim Treasury.

#### **MA'ARIFUL QUR'AN**

Maulana Mufti Muhammad Shafi started this tafsir in 1964. He wrote it in Urdu and it was published in 8 volumes. The english

translation of Ma'ariful Qur'an was also published in 8 volumes. Some selected text from pages 414-416 of vol.4 is reproduced in the following paragraphs:

**A word of Caution :** The literal meaning of *Fi Sabilillah* is very general and very common. Anything done for the good pleasure of Allah is included under *Fi Sabilillah* in the light of this popular sense.

### Unfortunately, there are people who wish to understand the Our'an through a literal translation alone.

They would skip the explanations and statements of the Holy Prophet and ignore the sayings of major commentators. As a result, they fall into error. One such error shows up when they look at *Fi Sabilillah* and find it spacious enough to accommodate everything they fancy. Under this head of Zakat, they have included everything that is considered to be good or religious.

Under this Umbrella, they have included the building of mosques, religious schools, hospitals, inns, even the provision of public services like wells, bridges and roads. Then, they do not seem to forget the salaries and contingent expenses of the institutions of public service. All these, they include under *Fi Sabilillah* and declare them to be worth receiving Zakat funds. **This is absolutely wrong and very much against the consensus of the Muslim Ummah.** 

This is something already decided clearly and categorically. There are statements of the noble Sahabah, the direct disciples of the Holy Prophet . They had learnt and understood the Qur'an from him.

Then, there are explanations of this expression passed on to us from the most learned authorities from among the Tabi'in. All of them restrict the expression to Hujjaj and Mujahidin. It appears in a Hadith that someone had given a camel as religious endowment in the way of Allah (fi Sabilillah). For it, the Holy Prophet said: "Use this camel to carry Hujjaj (Hajj pilgrims) on their journey.' (Al-Mabsut, Al-Sarakhsi, p.10, v.3)

Other than the clarifications from authorities of Tafsir and Jurists of Islam referred to earlier, a little thought over this matter will help us understand the problem quickly.

Let us think for a moment. If this field of Zakat was so allembracing that it could accommodate spending on every act of worship and virtue, then, the identification of these eight recipients in the Qur'an becomes (Allah forbid) totally redundant. So does the statement of the Holy Prophet cited earlier where he said that Allah Ta'ala has not delegated the authority to determine the recipients of Sadaqat even to a prophet, in fact, He has Himself determined the eight categories of its recipients.

This tells us that the element of universal application visible to an unaware person from a literal translation of fi sabilillah (in the way of Allah) is not what Allah means. Instead, it means what stands proved from the words of the Holy Prophet and the related clarifications of the Sahabah and the Tabi'in.

#### **AHSANUL BAYAN**

The english translation of it was published by Darussalam, Riyadh in 2010. The eligible persons under *fi sabilillah* explained in its tafsir:

For the cause of Allah (fi sabeelillah) means jihad. Zakah may be spent to buy weapons and help a fighter (even if he is wealthy). According to hadeeths, hajj and umrah also fall under the cause of Allah.

#### **TAFSIR AL-JALAALAIN**

"..... for the way of Allah (fi sabeelillah), that is, [for] those who are engaged in the struggle, of those for whom there is no [share of the] booty (fay), even if they be wealthy ...."

### Zakat distribution under this category during the rightly guided Khalifah, Umar bin Al-Khattab(r)'s rule:

Under *Fi Sabilillah* category, mujahidin were given Zakat. There was no innovation (Bid'ath) during Umar(r)'s rule. Nobody could dare to innovate something in the religion during his Khilaafath. Hence in those days, there were no commercial daees and dawah centers as we have in our time. Schools were there. But no zakat was given to schools.

# Then how the Madarasas, Dawah Centers, five digit wages of Daees, Expensive gatherings got their place in Fi Sabilillah category?

Some say that there were no Madarasas during those days and we have them now. Hence Madarasas are given a place in this category. These statements are issued by none other than Alims.

In this way, an innovation (Bid'ath) originated.

How ignorant their statements are!

Nobody has the right to add something in Allah's command. In those times, Masjids were knowledge centers. The teaching standards were uncomparable. Umar(r) sent Abu Moosa(r) as Governor for Basra. Abu Moosa(r) taught Qur'an every morning after Fajr salaat in Basra Masjid. During his tenure as Governor, he made 303 or 309 Huffaz. Teaching people about the religion was one of the responsibilities of a Governor.

Prophet clearly explained the importance and the greatness of Ilm (knowledge). Only those people who have ilm fear Allah as mentioned in the Qur'an. Ilm was taught in the Masjid School. That was in practice from the time of Muhammad ...

We should not forget how the captives of Badr were released.

Muhammad sque an offer to some of the war captives who were poor and unable to pay ransom for their release. For their release, they had to teach the muslim children how to read and write.

The first school connected to a mosque was set up at Madina in 653. And by 900 nearly every mosque had an elementary school for the education of both boys and girls. In Spain, teaching took place mostly in the mosques, starting with the Cordoba Mosque in the 8th Century.

The 60th Ayat of Surah Taubah ends with the phrase 'Allah is All-Knowing and All-Wise' Allah knows everything. Greatest wisdom is in His command. There is no doubt about it. Allah knows all the events which are going to happen till Qayamat. But some Alims are unable to understand these facts. Thanks to today's Madarasa Education!

#### Why didn't the Imams of those days say?

Here let us remember about Imam Shafi'i(r) and Imam Bukhari(r).

Shafi'i(r) lost his father at the age of two years. His mother moved to Makkah. His early education was marked by poverty because of which his mother could not afford to pay the fees for his education. Consequently, instead of participating in the classes, the young Shafi'i would just sit on the side lines and take it all in only by listening to what his teacher was teaching to other kids in the class. He became so adept at learning and storing knowledge even though just by listening, that on occasions when his teacher was unable to take a class, he would step in and take the class teaching his fellow students. His teacher was so impressed by his abilities that he took him on as a formal student without taking any fee.

At the age of fourteen, he openly expressed to his mother his desire to travel to seek knowledge. Shafi'i's overwhelming love of and obedience to his mother, forced him to abandon his intention. However, his very understanding mother eventually granted him permission for him to fulfil his desire to seek knowledge.

Before letting Shafi'i leave, his mother sought Allah's blessings through a du'a (supplication):

"Oh Allah, Lord that rules the whole Universe! My son shall leave me on a long journey, seeking Your Grace. I am willing to let him go, to enable him to seek knowledge, the legacy of Your Messenger. For that I seek your help oh Allah, to enlighten all his affairs. Please protect him in safety, and please grant him a long life to enable me to witness him with his heart filled with useful knowledge, Amin."

After her supplication, Shafi'i's mother embraced the little Shafi'i with all her love and compassion and with tears in her eyes, because of the sadness at the impending separation from her beloved son. She whispered to Shafi'i: "You leave with Allah as your company! Insha-Allah, you will be the star of knowledge that will shine the brightest in the future. Go now, because I have consented to let you go. Remember that Allah is the best place to seek help and protection!"

Shafi'i then kissed his mother's hand and bade her goodbye. Leaving his most beloved mother with a heavy heart, Shafi'i waved his hand bidding farewell and deeply hoping his mother will continue seeking Allah's blessings for his welfare and achievement in seeking knowledge which would be beneficial.

Being a poor child, Shafi'i left home without any money but furnished with a supply of his mother's du'a, his burning ambition to seek knowledge, and his absolute trust in Allah S.W.T.

Imam Shafi'i described his separation with his mother, saying: "Several times I turned back to wave my hand to my mother. She remained fixed on her feet outside the compound of our house, while sharply looking at me. Eventually my sight of her became fainter and fainter in the morning mist. I left Makkah, the Blessed City, without any supply of money, what became my supply was only a firm faith and a heart filled with trust in Allah and du'a from my mother. I surrendered myself entirely to Allah, Lord of the Universe."

The Du'a of these faithful mother and son was answered by Allah. Shafi'i(r) acquired more knowledge from his teachers. Besides knowledge he also earned lot of wealth by taking business partnership.

He set out with wealth to see his mother. His mother welcomed him and told him to give his wealth to the poor in charity. After distributing the wealth, they reached their house.

In his childhood, without any wealth he left his house for acquiring knowledge. Now again without any material wealth but with the wealth of knowledge he reached the same house. There was no limit for his mother's hapiness. as his son returned with the light of knowledge as she wished.

From the above story one can understand that Imam Shafi'i knew very well the financial problems involved in learning knowledge. Then why didn't he say that zakat could be given to the religious schools?

Imam Bukhari(r) used to help poor students. He was not poor. His father earned some wealth in the Halaal way. It was inherited by Bukhari(r). He invested it into the business and earned money. He utilised the money to acquire knowledge. But he did not acquire knowledge to earn money. And he didn't make his knowledge as a means of earning his livelihood.

Bukhari(r) who used to help poor students did not say that zakat could be given to the religious schools.

#### The self respect of some muslim students centuries ago

When Ibn Tulun ruled Egypt, some students attended the class of a professor who dictated daily such a small portion of tradition that their money ran out before the course was finished. To buy food they had to sell everything they had. After starving for three days, they resorted to begging. None of them wanted to face such disgrace, though. So they cast the lot, and the one who lost went into a corner of the Mosque where they lived and asked Allah to be released from this shame. Just then a messenger came from Ibn Tulun with money for he had been warned in a dream to help them; there was also a message that he would visit them in person the next day. To avoid this honour, which might have been thought as a desire for personal glory, the students fled from Cairo that night.

Ibn Tulun bought the entire ward and endowed the Mosque with it for the benefit of students and strangers residing in it.

# Please inculcate the value of self respect among Madarasa students. Don't encourage them to depend on others. It is against the spirit of Islam.

How can the teachers who are unable to understand the teachings of Islam, teach their students?

The present modern education was introduced to the world by Muslim Madarasas centuries ago. Many students from all over the world used to come to study in Muslim Madarasas.

#### Every place is a learning place for Muslims

Every place, from the mosque to the hospital, the observatory, to the madrassa was a place of learning. Scholars also addressed gatherings of people in their own homes. Al-Ghazali, Al-Farabi, and Ibn Sinna, amongst many more, after teaching in public schools, retired to their private libraries and studies, and continued teaching 'those fortunate enough to be invited.'

On his visit to Damascus, the traveller, Ibn Jubair reported the high number and varied facilities for foreign students and visitors at the Umayyad Mosque, prompting him to declare that -

'Anyone in the West who seeks success, let him come to this city (Damascus) to study, because assistance here is abundant. The chief thing is that the student here is relieved of all worry about food and lodging, which is a great help.'

Islam and knowledge went together, closely, and from the very early stages. Other than the urge of the Qur'an and the sayings of the Prophet Muhammad which prompted people to learn, the concrete symbol of Islam, the Mosque, was the centre of learning.

#### Islamic education is universal

In more than one respect Islam influenced Europe and subsequently

the rest of the world with its system of education, including universality and its methods of teaching and granting diplomas.

Georges Makdisi shows this adequately, and raises some crucial points in this respect.

Amongst others, Islam influenced the West and the course of university scholarship in terms of academic freedom of professors and students, in the doctoral thesis and its defence, and in the peer review of scholarly work based on the consensus of peers. The open scholarly discussions in the mosques surely accounted for much of that in times when scientific intolerance ruled elsewhere, and any free scholarly thought was punished with burning at the stake. The influence also came in the form of the many translated books of Islamic scholars which formed the core of European education in their first universities (Montpellier, Bologna, Paris, Oxford...), which all were founded in the twelfth-thirteenth centuries

#### **Mosque and University**

In Arabic, the word for University is **Jami'a**. It is derived from Jama', i.e. Mosque. There is a strong association between Islam and Education.

In the light of Qur'anic verses and Prophetic traditions, Muslim rulers gave considerable support to education and its institutions, insisting that every muslim child be given access to it. This elementary education became almost universal among muslims.

Then why the Madarasas of present time lost their glory?

Who is responsible for it?

When the education in Islam and Madarasas are mentioned, muslims must be proud of them. But some muslims hang their faces in humiliation. Because they do not know the history of Islam and its greatness. They know only what they were taught in their schools and what they have read in magazines.

When all modern subjects were taught in Madarasas and Mosques centuries ago, the educational standards of Madarasas are supposed to be much more improved in the present century. Contrary to this the Madarasa education lost it dignity. Many non-muslims are subjected to a mis-conception that muslims are not interested in modern education. Why?

#### **Some findings of Sachar Committee**

- The literacy rate among Muslims in 2001 (59.1%) is far below the national average (65.1%).
- The report also noted that despite a *common belief* that a large number of Muslim children attend *madarasas* for primary education, only *3% of Muslim children* among the school going age go to *madarsas*.
- Drop-out rate among Muslims is the highest at the level of Primary, Middle and Higher Secondary.
- Only 17% Muslims above the age of 17 years have completed matriculation i.e. 10th class.
- In the premier colleges in the country, only one out of 25 Under-Graduate students (4%) and one out of 50 Post-Graduate students (2%) was a Muslim.
- Muslims are grossly under represented in the elite Indian Institutes of Management (IIMs) and the Indian Institutes of Technology (IITs). Enrolment data for the years 2004-5 and 2005-6 show Muslims were only 1.3% of the total number of students in all the IIM courses. In case of the IITs, out of 27,161 students enrolled in all the courses, only 894 (3.3%) were Muslims
- More than 1,000 Muslim concentration villages in West Bengal and

Bihar, and 1943 such villages in UP do not have any educational institution. The situation is worse in smaller villages with a Muslim concentration

- The presence of Muslims was found to be only 3% in the IAS, 1.8% in the IFS and 4% in the IPS.
- Muslims have a representation of only 4.5% in Indian Railways. Almost all (98.7%) of them are positioned at lower levels.
- While 25.2 of West Bengal's population is Muslim, the state government has provided only 2.1% of government jobs to Muslims. In this respect West Bengal is the worst.
- Even in Gujarat which has only 9.1% Muslims, 5.4% of them have government jobs.

Muhammad commanded the people to seek knowledge. Education for all was given priority in general and for women in particular. Many women directly learned from Muhammad Education for women was given priority by Muhammad Escause if a woman is learned, then she is able to teach her children at home. By this way, the entire society would be learned.

Many women used to teach in Madarasas.

Aisha(r), mother of the believers and wife of Muhammad was a highly learned woman. She was an expert in several fields of Islam. Hence, her services were utilised during the first three Khalifahs' rule.

It is estimated that every year about 3 lakh students complete their Alimiyyat course in Madarasas in our country. Hence, during the last 10 year period, about 30 lakh students might have completed Alim course. If every one of these alims teach 50 muslims about the religion, then all muslims in our country will know about Islam. Then if every such muslim conveys the message to about 7 non-muslims, then every citizen in our country will know about Islam.

Conveying the message is an act of inviting others and it is not forcing others to embrace Islam. Conveying and converting are two different things.

If all muslims know about Islam, then they will give importance to education. It will increase the job opportunities for them. If they follow the good manners taught by our Prophet Muhammad , they will be sincere at their work places. Then the misconception about muslims in the hearts of non-muslim colleagues will be removed. They will love muslims.

In this way every muslim can fulfill their compulsory duty (dawah).

But practically this is not happening. Because only a few among the Alims have correct understanding of Islam.

Number of Alims = 30,00,000

(in the last 10-yr period)

If one Alim teaches 50 muslims, **15 crore** muslims  $(50 \times 30,00,000 = 15,00,00,000)$  will learn about Islam.

If one among such muslims conveys message to 7 non-muslims,  $(15 \times 7 =) 105$  crore non-muslims will receive the message of Islam.

Hence, commercial daees, dawah centers etc. are not needed

When every muslim understands that Dawah is a compulsory duty imposed upon him, the Divine Message can reach each and every corner of the country.

### Is it not possible to run Madarasas without taking zakat funds?

Why not! It is possible, Insha Allah!

Any muslim who is having an amount of **Rs. 1,00,000/-** has to pay **Rs. 2,500/-** only as zakat due. After paying zakat, still he has Rs. 97,500/- with him. From this remaining amount, if he wishes he can contribute Rs. 125/- per month or Rs. 1500/- per year. It is not a burden for him.

If it is done, every Madarasa in India will get sufficient funds.

But for this purpose, the muslims must be convinced that the transactions would be transparent and made public.

### How to raise the funds for Madarasas without taking zakat?

Without taking zakat, Madarasas can be run. There is no need to run them for mere zakat only.

Let us estimate the amount required for 15 lakh students studying in various Madarasas in our country.

The Managers of one particular madarasa in Andhra Pradesh provided the details of annual expenditure in their website. They need Rs. 8,400/- per student per year. It includes the building rent and salaries of the staff. They said that they had no other resources. Twenty seven staff members are working for this madarasa and the salary for each teacher is Rs.3,000/- per month.

As per the expenditure given by this Madarasa, the amount needed for 15 lakh students =  $15,00,000 \times Rs. 8,400/- = 1260 \times Rs. 8$ 

In several Madarasas, tution fee is collected from their students. If the collected fee is taken into consideration, the expenditure is less than 1260 crores.

Let us suppose that it is 1500 crore rupees.

It is easy to raise this amount.

According to the 2001 Census, India's Muslim population was about 138 million (about 13.4% of the total population), and by 2006 the Muslim population would be over 150 million (15 crores).

Among them about 4.2 crore muslims are living below the poverty line. Only 9 crore muslims are above the poverty line.

Of nine crore muslims, at least 1 crore muslims may be professionals like Doctors, Engineers, Lawyers, Gazetted Officers, Businessmen etc. If every one of them is willing to contribute Rs. 1500/- per year or Rs. 125/- per month, all Madarasas in India will be able to provide free education for their students.

- . The contribution from 1 crore muslims Rs.125/- permonth = 1500 crores
- . The contribution from 2 crore muslims Rs.63/- permonth = 1512 crores
- . The contribution from 3 crore muslims Rs.42/- permonth = 1512 crores
- . The contribution from 4 crore muslims **Rs.32/-** permonth = 1536 crores

Now a days, even those residing in a remote village spend at least Rs. 50/- per month for their cable TV connection.

Hence, paying Rs.32/- per month is not a burden for upper middleclass and rich among muslims.

> Hence, if zakat is not given to Madarasas, there is no need to close the Madarasas. Only those middle men who are looting zakat have to close their business.

#### BOARD OF MADARASA EDUCATION and MADARASA FUND

If a Madarasa Board and Madarasa Fund at a National level is established and the financial transactions of the fund are transparent, **many muslims are ready to donate.** And if the control of all Madarasas comes under this board, Madarasas can be run by the contributions received from some muslims in our country.

Only for half a dozen or a dozen students, there is no need to run a separate Madarasa. The local Masjid is sufficient for their education. By gathering a few children, some unscrupulous people start Madarasas for zakat money only. *Beware of these people*.

We hope that the readers have understood about the ongoing plunder in the name of Madarasas from the details given so far.

#### No right at all for Madarasas to reeive zakat It is against Qur'an and Sunnah

#### Reasons:

In case if the Ameer of a particular place appoints a Madarasa teacher for collection of zakat, he has to collect it and distribute it first among the poor of the place where it was collected as per sunnah. And the Collector of Zakat must be paid something by the Ameer only.

- But those who have no right to collect zakat for Madarasas themselves decide their share and take it from the collected money. It is unjust and is against sunnah.
- Without confining to a particular region, they are roaming around the entire country. *How can they be appointed by any leader to collect zakat from the entire country?*

Some 'Alims' come from Kashmir, Assam, Bihar, U.P. etc. during the holy month of Ramadan to the farthest places like some villages in Andhra Pradesh for Zakat. Instead of spending their time in prayers during Ramadan, they are roaming the country. Why? For the welfare of Madarasas?

No! For money only!

#### - Zakat is only for individuals, not for any organisation.

- On behalf of orphans studying in Madarasas, they are asking for zakat. How many orphans are there in Madarasas? Does any Ameer of any region enquire about it? How much money is needed for them?

The representatives of Madarasas are collecting zakat as much as they can. No limit for them? Is it not against Islamic teachings?

- By placing the Madarasas in *Fi Sabeelillah* category, **Alims** innovated a wrong practice in the religion. How did the people accept this innovation? It is nothing but rejection of Allah's command.

Even after knowing these facts, the muslims who are willing to give zakat to Madarasas must know that they are mocking at Allah's commands.

Did any body at any time enquire about how much is collected and how much share is given to Madarasas?

Out of Rs. 100/- collected on behalf of Madarasas, do the Madarasas get at least Rs. 10/- as their share?

#### A Request for those who fear Allah

It is our duty to enjoin what is right and to prevent what is wrong. It doesn't matter what jamaat you belong to. We have to re-establish the Islamic system in our state as per the teachings of Qur'an and Sunnah. In the name of Allah, let us make the people aware of these facts.

### Let us launch a website for providing the data on Madarasas and Masjids

#### The information to be collected from the representatives of Madarasas coming from various places for Zakat

- 1. Name and Address of the Madarasa
- 2. Whether he is carrying any letter of authentication from the Madarasa Yes No
- 3. Name of the representative
- 4. Name of the Owner
- 5. The date on which he set out on journey for Zakat
- 6. The amount collected so far : Rs.....
- 7. The Masjid which he visited just before
- 8. The amount collected at the previous Masjid
- 9. Do they deposit the collected money in their bank accounts if it reaches a certain level? Account Number :

#### 10. His photograph, if possible

We have the right to get information from those who are collecting money from the public for voluntary purposes. Rightly guided Khaleefahs were questioned several times for minute things also. These people are nothing when compared to our Khaleefahs. Hence, we can demand them for information.

#### The information to be collected regarding Madarasas

- 1. Name and address of the Madarasa
- 2. ESTD date
- 3. No. of Students enrolled

No. of Students who pay fee

No. of Orphans (as they claimed)

- 4. No. of Teachers working
- 5. Salaries for teachers
- 6. Rented Building Yes No
- 7. If yes, the Rent : Rs.
- 8. Income from tution fee

Contributions

Local help

Contributions from other places (including abroad)

- 9. Number of persons sent during the previous year on behalf Madarasa for Zakat
- 10. Amount collected during the previous year
- 11. The share for the Madarasa
- 12. Total number of Madarasas where this madarasa located
- 13. No. of Masjids in the area:
- 14. No. of muslim families residing in the area

#### The details of Masjids which you know

- 1. Name and address of the Masjid
- 2. No. of people can offer salaat in the Masjid on Friday
- 3. Salary of Imam
- 4. Salary of Mu'azzin
- 5. Other expenditure

Please send the details which you have collected to the following address along with your full address and contact number.

### Saanthibaata Publishing House, 19-1-447, Hanuman Statue Center, Samalkot - 533440, East Godavari District.

The Management of every madarasa which depends on contributions must be under the control of respective Jamaat.

Today the muslim society is subjected to disgrace and oppression. The reasons are discussed at the end.

#### O Muslim brothers and sisters! Wake up!

Zakat is collected in the name of Madarasas without having any right. Please try to prevent the looting of poor people's money.

We have to give zakat to the poor people. They can use it as per their needs. But nobody has the right to ask them to join their children in Madarasas and pay the zakat amount as fee for their children. That money belongs to the poor. He spends it as he wishes. There is no need for him to join their children in Madarasa only. If he wants he can send his child to the Masjid to learn from the Imam.

When there is a strong evidence on the meaning of Fi Sabeelillah in Qur'an and the teachings of our Prophet(), the opinions of Alims can be thrown out.

#### **Beware of the People of Opinion**

In a speech he delivered from the pulpit, "Umar ibn Al-Khattaab(r) said, "Lo! Verily the people of opinion (those who place their opinions

on an equal footing with the Qur'an and Sunnah) are the enemies of the Sunnah practices of the Prophet(s). Not being able to memorize Hadeeth narrations, they issue legal rulings based on their opinions. Consequently, they not only go astray themselves, but also lead others astray. Lo! Indeed, instead of expressing our opinions, we follow [the Prophet's example]; and instead of innovations, we abide by [the Prophet's teachings]. We will not go astray as long as we adhere to what has [authentically] been related to us [from the Prophet(🎉)]

# The remaining share of about 2500 crores (25,000 millions) of rupees were spent on Daees, Dawah Centers, Trusts and Expensive gatherings

Dawah is one of the responsibilities of every muslim. It is a part of Ibadah. However, the Dawah system which is rooted in our society is nothing but a Bid'ath (an innovation). In this Bid'ath system, the poor peoples' money is being looted.

Taking money for fulfilling their essential duty (i.e. Dawah) is a most disgusting act.

Who is a Daee?

It is supposed that any person who calls others towards Allah is a Daee.

#### **Best Title**

We are given the best title by our creator 'Allah'. The title is **Muslim**. It gives an honour to us. If a muslim is having faith (Eeman), then he becomes a **Momin**. Those people who are having Taqwa are called **Muttaqeen**.

Nobody will call himself 'I am a Momin' or 'I am a Muttaque'. Only Allah knows whether a person is momin or muttaque. However we can have an idea by observing their characters.

Whether one is a Imam in a Masjid or a Scholar he declares his title as 'muslim' only.

Every muslim may not be a Momin (believer), he may be a munafiq (hypocrite). **But every momin is a muslim!** 

"... No one would enter Paradise except a believer (Momin)..." (Nasai, Sahih, 4997, Book 47, Ch. 7, Vol.6)

The Messenger of Allah (.) said at Khaibar, "O (Umar) Ibn Al-Khattaab, go and make this announcement to the people : *'Verily, none will enter Paradise except for the believers.'*"

And Allah promised Paradise to Muttaquen. It is mentioned in the Qur'an. So, just becoming a muslim is not sufficient for entering into paradise. He/she should be a momin (believer)/muttaque.

Getting a place in Paradise means that he/she is successful.

And let there be from you a nation inviting to good, enjoining what is right and forbidding what is wrong, and those will be the <u>successful</u>. (Qur'an 3:104)

It is clear from the above ayat, every muslim who is eligible for Paradise invites others towards Allah.

But some opined wrongly that Daees only call others towards Allah. So, according to their ignorant views only Daees would go to Paradise. If only Daees are successful, what about the people who hear their speeches? Are the audience not successful? Do they not want Paradise?

If a muslim wants to be successful, he must invite others towards Allah. In other words, he must

- (i) do dawah
- (ii) enjoin what is right
- (iii) prevent what is wrong.

"And who is good in speech than one who invites to Allah and does righteousness and says, "Indeed I am of the Muslims" (Qur'an 41:33)

Hence a muslim must invite others towards Allah and do righteous deeds. Then he could say that he is one among the muslims. And his speech becomes good.

The above Ayat also explains that inviting others towards Allah is a responsibility upon every muslim.

According to the following teaching of our prophet Muhammad (s), a good word is also a charity.

It was narrated that 'Adi bin Hatim said: "The Messenger of Allah (.) mentioned the Fire, and he spoke in a very somber manner and said: 'Protect yourselves from the Fire.' He spoke in such a somber manner that we thought that it was as if he was looking at it. Then he said: 'Protect yourselves from the Fire even it it is with half a date, and whoever does not have that, then with a kind word.'" (Sahih Muslim, 2349, Book 12, Ch.20, Vol.3)

#### So inviting others towards Allah (Dawah) -

a **responsibility**: On whose command we are offering salat, observing fast during Ramadan, paying Zakat, performing Hajj, He only commanded us to call others towards Allah.

And whether We show you part of what We promise them or take you in death, upon you is only the [duty of] conveying, and upon Us is the account. (Qur'an 13:40)

By obeying Allah's command, Nuh(a) did dawah for 950 years. People come towards Allah only when Allah wills, and it is not because of one's call for several years.

It is a responsibility upon the Prophets and their followers like us. There is no compulson in Islam.

Guidance is from Allah only.

- . a reward: It makes one nearer to the Paradise
- a **charity**: There are no better words than the words of Qur'an ayats and the teachings of Muhammad(). Hence, saying a few of these good words to our fellowbeings is also a charity! Charity protects us from hell fire.

All the muslims/ momineen/ muttaqueen do Dawah. By practicing good deeds along with good manners taught by our Prophet(.) and

fearing Allah, they invite others towards Allah **as a means of expressing their gratitude** since they were guided by Him towards the right path.

While muslims/momineen/muttaqueen do dawah, then who are these Daees? To which group do they belong?

They are parasites. They don't earn by their own work. They like free money. They take a few hundred rupees to thousands of rupees for their speech of one or two hours. For their speeches stages would be arranged. They speak mostly in other areas rather than their home towns.

Some Daees only stay in A.C. hotels. They travel by A.C. coaches and flights.

The money spent for the above purposes is nothing but poor peoples' money. So, the Daees do not mind about the expenditure incurred because it is not their own money.

They suppose that they only are calling others towards Allah. So they are being called as Daees in their view point.

Are they not Muslims?

Are they not Momineen?

Are they not Muttageen?

Are they not doing righteous deeds?

#### May be!

While telling a good word is a charity, for that charity also they are taking money. Hence they are vile people. They are very ungrateful to Allah because they are taking money even for expressing their gratitude towards Allah. They are looting the money which is assigned for the poor by Allah Himself.

Now a days, a poor man begs on the steps of a Masjid and a Daee demands for alms while sitting in the Masjid.

Coins for the poor and currency notes for the Daee! What an injustice!

By splitting the muslim society and promoting hatred among nonmuslims towards muslims in the name of debates, these Daees are destroying the muslim society.

Let them do hardwork to feed themselves and their families.

If they are not corrected as soon as possible, they will spread like cancer and spoil the lives of muslim youth.

They are claiming that many people have accepted Islam because of their speeches. If there is a truth in their claims, then there would be water in the mirage!

Only Allah can bring the people towards the right path. They do not know this! Without knowing about Allah, are they calling others towards Allah?

They suppose that nobody does Dawah except them.

#### How ignorant they are!

No one who offers salat five times daily holds a placard saying 'I offered salat today.' Similarly the muslims who call others towards Allah with gratitude do not claim that they are doing Dawah. Because they are doing it only for the pleasure of Allah and they treat it as their responsibility.

But these Daees are doing it only for money.

The following hadith should be an eye opener for any Daee.

It was narrated that 'Ubadah bin Samit said: "I taught people from *Ahlus-Suffah* the Qur'an and how to write, and one of them gave me a bow. I said: 'It is not money, and I can shoot (with it) for the sake of Allah.' I asked the Messenger of Allah() about it and he said: 'If it would please you to have a necklace of fire placed around your neck, then accept it.' "[Ibn Majah, Hasan, 2157, Book 12, Ch.8, Vol.3]

Some people say, "We are not asking, but they are giving."

In favour of them, they refer an hadith in Sahih Muslim which was given in page 12 of this book. The amount which was given to Umar(.)

So, there is no connection between the hadith and their claim.

What they are arguing here is nothing but the distortion of the meaning of a Hadith.

Please do not give a single rupee to any Daee. Please don't encourage Bid'ath. Giving charity to those who are healthy and are able to earn is not Halal (permissible). Please do not oppose the teachings of our Prophet() by encouraging these Daees.

#### Those who trust in Allah work for a living

Mu'aawiyah bin Qarrah related that, upon meeting a group of people from Yemen, Umar bin Al-Khattab(r) asked, "Who are you?"

They replied, "We are the ones who place their trust in Allah."

Umar(r) immediately understood that they were a people who did not work for a living, but instead relied on the handouts of others. It wasn't that they could not work; rather, they chose not to work. And so Umar(r) said, "No, instead you are the ones who rely. The people who truly place their trust in Allah do two things: They cast a seed into the ground (i.e. they work for a living), and they place their trust in Allah, the Possessor of Might and Majesty." (Ashaab Ar-Rasool 1/164)

Muslims must work for their livelihood. Following are some important sayings of Ameerul Momineen Umar(r).

- Gainful employment: Umar(r) was a strong proponent of hardwork and gainful employment. He encouraged people to do whatever was necessary to earn a living, as long as they did so in a lawful manner. He encouraged people to do business, and would also encourage people to pick up a trade.
- **Dependance discouraged :** Umar(r) once said to his people, "Had it not been for these business transactions, you all would have become dependent on other people."

- Meager job is better than no job at all: Umar(r) appreciated the fact that any meager job was better than no job at all. It is related that he said, "A means of earning a living that involves a degree of humiliation is better than asking people (for handouts)."
- Umar(r) once said, "O group of poor people, raise your heads and do business, for the way to doing business is open to you. And do not become dependent on other people."
- Seeking out Lawful Sustenance: "Let none among you sit down, abstain from seeking out lawful sustenance, and then say, "O Allah, provide me with sustenance.' He knows fully well that the sky does not send down rain in the form of gold and silver. Verily, Allah only provides for people through other people (i.e. through the exchange of goods and services)." Then Umar(r) proceed to recite the saying of Allah:

Then when the salaat is finished, you may disperse through the land and seek the Bounty of Allah (by working etc.) and remember Allah much, that you may be successful. (Qur'an 62:10)

- Lower opinion: If Umar(r) saw a young man that he was impressed with, he would ask, "Does he have a profession?" And if the answer was, "No," Umar would say, "I now have a lower opinion of him."
- Death while working for livelihood: "Of course, I would love nothing more than to die while fighting in the way of Allah; but if not that, I would love for death to come to me while I was out seeking from the Bounty of Allah (i.e. while I was striving to earn a lawful sustenance). He then proceeded to recite the following verse:

Others travelling through the land, seeking of Allah's bounty (Qur'an 73:20)

## Whose responsibility is it to release the innocent muslim captives from jails?

"A report on Muslim prisoners in Maharashtra jails by the Tata Institute of Social Sciences (TISS) establishes that most of them The study in 2011 by Dr. Vijay Raghavan and Roshini Nair states that 96 percent of the respondents have not been held under preventive detention charges, this indicating that they are not viewed as a threat to law and order.

While there is no danger posed for the law and order from about 96% of the captives, about 25.4 percent of those imprisoned don't have lawyers to represent them in their cases.

The details of interviews were also given in the report. According to them only because they are muslims, several innocents were captured and tortured. Under TADA, MCOCA and Official Secrets Act, many people were arrested. The bomb blasts after the demolition of Babri Masjid widened the rift between Hindus and Muslims. Because of the negative opinion police have on muslims many muslims are arrested.

While the muslim population is about 10 percent in Maharashtra, they are 36 percent in its jails. This ratio is dangerous. Similar situation is reported in Kerala and Gujarat.

Even though they are not involved in any crime, they are being tortured. The only reason is that they are muslims. Muslim community should help them.

It is clear from the report that many people are far from any legal assistance. Twenty five percent of them can not afford to pay fee for lawers. This is the situation in fifteen jails of Maharashtra.

However, a Daee in the famous city of Maharashtra (i.e. Mumbai) spends several millions of rupees for his lavish programs and spectacular settings. Most of it is from Zakat collection! Even though he is not at all eligible for receiving Zakat, he is collecting it from the people. But for the legal aid for innocent captives there is no money.

Then whose responsibility is this?

For releasing slaves/muslim captives, there is a category in zakat expenditure. If some money is given to them, they can arrange lawyers for arguing their cases. Why do not the Jamaats try to help them?

Criminals must be punished. But the innocents must be released. It is the responsibility of jamaats.

#### The court of last resort

This organisation has been announced recently by Justice Markandey Katju, Chairman, Press Council of India and Former Judge, Supreme Court of India. It is going to be started to help those persons who were wrongly accused or unjustly convicted. We know that Justice Katju is fighting for justice on behalf of muslim minorities.

The organisation will have its headquarters in New Delhi with Justice Katju as its patron and will have state units in all states of India. Such state units will be authorised to appoint district units.

The decision to set up an organisation is made by a group of people headed by Justice Katju and the eminent Lawyer Mr. Majeed Memon, the film producer and social activist, Mr. Mahesh Bhatt, Mr. Asif Azmi and other like minded people.

They clearly announced that this is being done for no personal benefit to any of them but purely because of their sincere desire that justice should be done to everybody, and no section of society is made to feel that it is being discriminated against.

Justice Katju wrote several articles on the injustice done to the muslims in India. Some important points are briefly mentioned here.

- Many persons in jails belong to minorities who have been accused only on suspicion and on pre-conceived notions that all persons of that community are terrorists. Very often the police rushes to implicate and charge a large number of youths of that minority community on mere suspicion, whose bail application is very often rejected and consequently they have to spend several years in jail.
- A young boy Aamir who was 17 years of age when arrested. He who spent 14 years in jail after which he was found innocent.

• An article entitled 'The Fight for Muslims is fundamental for the survival of Democracy' by Shoma Chaudhry was published in the Tehelka issue on 6th April, 2013. From the article it is known that Tehelka journalists documented hundreds of stories of innocent muslims languishing in jails after being brutally tortured on flimsy or false charges. Each case hides a hair raising story.

Shoma wrote that innocent muslims have been jailed with impunity in India over the past decade because it is easy to jail them. Within hours of any terror attack, a bunch of Muslim boys would be arrested and their names aired in the media as 'Masterminds'. Their guilt is assumed, it did not need to be proved.

- Young men who have spent long years in jail can not find jobs or houses to rent even when acquitted, their families are ostracized, and sisters find themselves unmarriageable because their brothers have been branded as terrorists.
- In our country gross injustice is often done, particularly to minorities, and the time has now come when this great wrong must be set right. Our country is a country of great diversity and therefore no community must be made to feel that it is being selectively victimised.

So far no response from any jamaat was seen in the media regarding Justice Katju's statements. We do not know whether there was no response or the media was not interested to publish the response.

What does an average muslim think when he is not supported by his community during his hardship?

### Some Daees claim that poor muslims are being converted into other religions

By spreading these rumours they seek for funds from abroad and pocket them. When jamaats neglect the poor instead of helping them how can a poor muslim understand the greatness of Islam?

Allah created cure for every disease. For every problem there is a

solution in Islam. The solution for poverty is Zakat. But this is not known to the poor people.

They do not even know that the middle men are swallowing the Zakat. By depriving the poor and eating their money how can Daees call people towards Allah?

### In this background, how can the poor people understand Allah properly?

If the poor are helped by Zakat, Insha Allah they will be thankful to Allah for his Mercy. With that gratitude, they will wish to know more about Allah. They will become steadfast in the religion. But practically that is not happening.

So, the Daees are preventing the poor people from understanding the Mercy of Allah by preventing the zakat aid to reach them.

In this manner, indirectly Daees are forcing the poor muslims away from the religion.

#### Hence, the Daees are against Dawah.

#### **Umar(r)** and his slave:

Umar(r) had a slave whose name was Ashaqq. After Umar(r) died, Ashaqq told others the following story: "I was a christian slave, and my master was Umar(r). One day, Umar(r) said to me, 'Embrace Islam, so that we can use you to take care of certain matters that pertain to Muslims. For indeed, in taking care of their affairs, it is not appropriate for us to rely on the help of those who are not from them (i.e. of those who are not muslims).'

I refused upon which he said,

'There is no compulsion in religion. (Qur'an 2:256)

Later, when death was about to overtake him, he freed me and said to me, 'Go wherever you want.' "

As a ruler of a vast country, the second Khalifah - Ameerul Momineen, Umar(r) could force him to accept Islam if he wanted. Umar(r) did not argue with him. We know that Umar(r) knowledge

It is a clear proof that nobody with his eloquent speech brought the people towards Allah. Only Allah can guide the people towards the right path.

### Masjids are knowledge centers No need to spend huge amounts for gatherings

At some places in Andhra Pradesh, an amount of about 6 lakhs is spent for a one-day program. It doesn't help muslim community in any manner.

To elevate the status of muslim community, Islam made Masjids as knowledge centers. Now Masjids are treated as the places for performing salat only.

Let us correct our system as per *Islamic teachings* and strengthen the Imamath in Masjids. If our Masjids are equipped with Qur'an Tafsirs, Hadith books, Biographies of our Prophet(.), the rightly guided Khalifahs and some companions (.) and some books on Islamic history, our masjids will become knowledge centers, Insha Allah.

For the above purpose, we do not need much money.

If our Masjids become knowledge centers, all other centers like Dawah centers, Daees, expensive meetings will disappear from our society, Insha Allah!

Read 'Saanthibaata' magazine for more details. Then you can understand who are tarnishing the great image of Islam.

Everyday classes can be conducted in a masjid from morning (after Fajr salat) till 12' in the noon. The students who are studying in corporate schools/convents can be trained in the masjid between Magrib and Isha. Other people also can learn during these times along with the students.

The Imam can utilise the time between Zuhr and Magrib for his personal work.

If all Jamaats stop organising the expensive meetings for one year, then the amount saved can be sufficient to equip each and every masjid in our state with books.

Everyday the Imam can go to a place in the Masjid surroundings during a time which is convenient to the people and he can teach a small section of people for a few minutes about the religion. If the teaching is continued in this manner keeping in view their knowledge level, the people living in the surroundings can have a minimum understanding of their religion in a span of few months.

There is no need to spend money for the purpose. No travelling allowances required. No payments for hotels/lodges needed. There is no need to arrange stages. Instead people can gather in a house.

A worker who learns in the above manner can convey it to his fellow workers, similarly a student to his classmates, a businessman to his customers. Hence if every muslim has the basic knowledge on Islam, the Divine Message can be spread rapidly among all sections of people.

The Message should reach to each and every section of the people.

First of all one has to know the good manners of Muhammad (ﷺ) If every muslim with good manners conveys the message to 4 people only, every one in this world would know about Islam.

One has to keep in mind that there is no compulson in Islam.

Our target is not converson. Our duty is only to convey the message.

If every thing happens as described above, then there is no need to spend money on Dawah. Hence a huge amount of 2500 crore rupees will be saved and the same can be distributed among the poor people.

**An Example :** A man went to a restaurant for having breakfast. He found that the taste was extra ordinary. After finishing his breakfast, he told his friend about the restaurant and suggested him to go there and have the breakfast. In what way he would be benefited if his friend

goes to the restaurant and have the delicious food there?

Nothing!

His intention is only to make his friend enjoy what he enjoyed before. He did not expect any benefit or favour from his friend.

The breakfat may be digested within a hour or two. For this **temporary pleasure** he did not want any thing from his friend or from others. Then why should one need money/wages for saying a few words to invite his fellowbeings towards **permanant pleasure** (Paradise)?

Some wicked people made Dawah as a profession/business. It is not a commercial activity rather it is a compulsory duty upon every muslim.

Taking money for Dawah is a shameful act. There is nothing lower than that.

If the Zakat is collected and distributed as Allah commanded us, the poverty among muslims will be eradicated in a few years, Insha Allah.

We have already learned about the punishments for non-payment of zakat in the Hereafter. What about the punishments in this world?

# If zakat is not given, the rain from the sky will not be sent down. Not a single drop will fall on the earth. But for the sake of the cattle the rain falls.

Abdullah bin Umar(r) narrated that the Messenger of Allah & said:

"Oh group of Muhaajireen! Remember Five things and don't be caught up in them and I seek refuge in Allah from those you caught up.

- 1. When adultery is widespread (openly committed) in any nation, among them plague and poverty are spread which has not happened among the previous nations.
- 2. Similarly when they cheat in weights and measures, they will be

subjected to severe drought, oppression from the government and harsh conditions.

- 3. And when zakat is not given on their wealth, the rain will be stopped (not a single drop of rain will fall on earth) If cattle do not exist there will not be any rain. (i.e. For the sake of cattle only, the rain falls on the earth)
- 4. When the covenant of Allah and Allah's Messenger is violated/ transgressed, Allah turns upon them their enemies. They snatch what is in their hands.
- 5. Similarly when the leaders do not make their decision by Allah's book, Allah will put enemity among them.

It is also narrated in Sharhu Thargheeb wa Tharheeb Lil Munzir 7/28.

"And when they abandon Qur'an and Sunnah and make decisions against what was sent down by Allah, Allah will make enemies to one another."

The above hadith clearly explains that besides individual responsibility on every muslim, there would be joint responsibility on muslim society.

We know what a calamity the AIDS is. It destroyed the lives of many innocents too. The present muslim society is caught up in all five things about which our beloved Prophet Muhammad(s) warned us.

That is why the muslim community is subjected to insults and oppression worldwide.

So far we have given the details of the punishments on those who withhold zakat. Now let us know about the blessings on those who follow Allah's command by giving zakat.

#### If Zakat is given more than required ... what will happen?

Abu Hurairah(r) narrated that Prophet(s) said: While a man was in the wilderness, he heard a voice in a cloud (saying): '*Irrigate the garden of so-and-so*. The cloud moved and sent its water

onto stony ground, where there was one of these channels that absorbed all of that water. He followed the water, and found a man standing in his garden, and diverting that water with his shovel.

He said to him: 'O slave of Allah, what is your name?'

He said: 'So-and-so' - the same name that he had heard from the cloud.

He said to him: 'O slave of Allah, why did you ask me about my name?'

He said: 'I heard a voice in the cloud from which this water came, saying: 'Irrigate the garden of so-and-so' and it was your name. What will you do with it?'

He said: 'As you have said this, I look at what it produces, and

- . I give one-third in charity,
- . my family and I eat one-third and
- . I use one-third as seeds for the next crop.'

(Sahih Muslim,7473, Book 53, Ch. 4,Vol.7)

In the following narration, it was said:

"... And I give one-third of it to the poor, beggers and wayfarers" (Sahih Muslim,7474, Book 53, Ch. 4,Vol.7)

We request those muslim brothers an sisters who own agricultural lands and gardens to think about Allah's blessings when zakat is given and His anger when his command is rejected.

If the muslim farmers give zakat and receive blessings from Allah, then the fellow farmers of surrounding fields can understand what is going on. This is nothing but Practical Dawah!

Those who give zakat on their agricultural produce, divide the produce into 10 or 20 parts and give one part of it as zakat (10% or

5%). But the farmer mentioned in the above hadith used to divide the produce into 3 parts and give one part as zakat. That means his zakat was more than 33%. It is far more than the required. But now a days without giving the required amount of zakat, many muslims are searching for excuses to avoid paying zakat.

The muslim farmer mentioned in the above hadith gave more and the cloud was directed by divine order to go to his garden. Hence Allah's blessings depend on our intentions and practices.

Believers want to give more. Some people during the second Khalifah Umar(r)'s rule wanted to pay zakat on those things on which there was no zakat. Because those believers wanted to purify their belongings by giving zakat on them.

Some muslims in Ash-sham wanted to pay zakat on their slaves and horses. But slaves and horses are exempted from the payment of zakat. But their wish to pay zakat on slaves and horses was not against Sunnah. They wanted to purify their ownership on them. Hence they visited Ameerul Momineen Umar(r) and requested him to accept the zakat on their slaves and horses.

How could Umar(r) accept their wish as his companions, Muhammad(s) and Abu Bakr(r) did not take zakat on them?

He consulted his advisors and companions of Prophet(s). According to Ali(r) suggestion, it could be taken as long as it does not become obligatory.

Hence 1 dinar (or 10 dirhams) for every slave, 10 dirhams for every arabian horse and 5 dirhams for other horse were taken as zakat. However, Umar(r) gave those people a tax credit equivalent to 209 kg wheat for every two months. This tax credit was more than their zakat payment.

It is a joint responsibility of all members of muslim society. It is nothing but a social welfare system. We have to know that it was a legislation for fostering mutual love among various sections of the people in the society. Allah tests some people by giving them plenty of wealth and tests others by poverty. Mercy is in the zakat.

The zakat collectors must be fair when collecting zakat from the people.

Umar(r) once reproached a zakat collector for taking a sheep which produced milk which was more in quantity than the quantity produced by any average sheep. Umar(r) reproached him and said to him, 'Its owners did not give it willingly. Do not be a cause of temptation to the people (i.e. they may avoid the zakat).'

Every member in the society must be well. Then only the society becomes better. The poor have certain rights and the rich also have certain rights. If everyone acts according to their respective rights, the society functions in a proper manner.

- One gets double reward by giving zakat to the poor among his relatives.
- . Give zakat on your wealth (i.e. including jewellery). In this way by obeying Allah's command you will be rewarded in the hereafter and you can observe an increase in your wealth in this world as well, Insha Allah.
- Allah made our affairs easy. The zakat amount is very little when compared to the wealth given by Allah.
- The zakat must reach only those people who are specified by Allah. Prevent any deceit in distributing the zakat amount to the poor.

#### **NISAB**

Based on Dirhams (silver coins) only

200 Dirhams (or 5 Awaq = 595 g silver)

#### Zakat on Wealth (Gold, Silver, Currency etc.)

**2.5%** (Rs. 2.50 for every Rs.100/-)

#### **Zakat collection & Distribution**

Zakat must be distributed among poor of the area where it is collected. The distribution can be continued till the poor reaches to Nisab level.

If all the poor reached the Nisab level, then the amount can be distributed in the surrounding areas.

#### Zakat collectors

Zakat collectors are appointed only by Amir of the area

They have to collect from rich and distribute among the poor or they have to surrender it to the Amir for distribution.

The collectors may get a nominal renumeration from the Amir only. They should not take their renumeration from the amount on their own.

Zakat amount should be distributed among the eligible individuals only. Not among the organisations.

Madarasas are not eligible for receiving Zakat.

Madarasas do not belong to any of the eight categories specified by Allah. Not the least in 'Fi Sabeelillah' category which is often quoted.

#### Amir has no right

Amir has no right to permit any one to go and collect from every corner of the country and to take back with him whatever amount he collected.

### This book is mainly based on ALL sahih and Hasan Hadiths from the following Books

|    | Name          | No. of<br>Hadiths | Book No. | No. of<br>Chapters | Vol.No. |
|----|---------------|-------------------|----------|--------------------|---------|
| 1. | Sahih Bukhari | 118               | 24       | 78                 | 2       |
| 2. | Sahih Muslim  | 232               | 12       | 55                 | 3       |
| 3. | Abu Dawud     | S 59<br>H 45      | 9        | 46                 | 2       |
| 4. | Tirmidhi      | S 30<br>H 16      | 5        | 38                 | 2       |
| 5. | Nasai         | S 130<br>H 33     | 23       | 100                | 3       |
| 6. | Ibn Majah     | S 26<br>H 20      | 8        | 28                 | 3       |

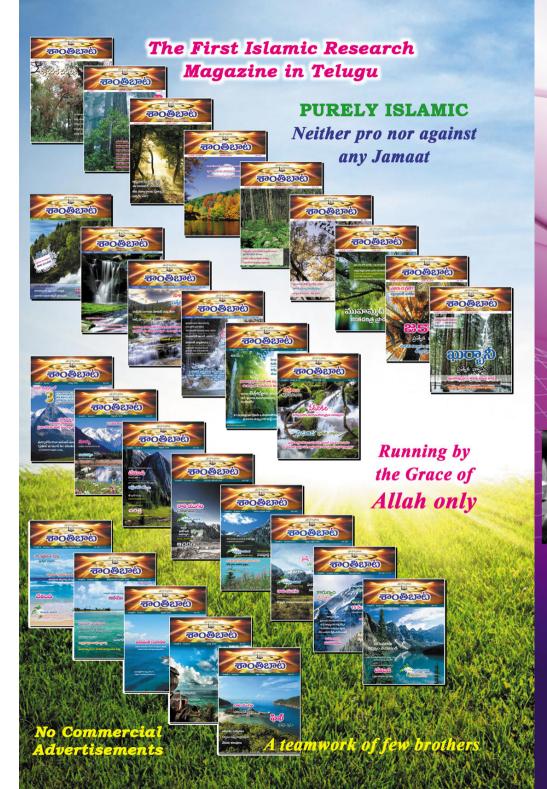
**Total No. of Hadiths = 709** S - Sahih (strong) H - Hasan (good)

Yahya bin Abu Muta said: "I heard Irbad bin Sariyah say: 'One day, the Messenger of Allah (s) stood up among us and delivered a deeply moving speech to us that melted our hearts and caused our eyes to overflow with tears. It was said to him: 'O Messenger of Allah, you have delivered a speech of farewell, so enjoin something upon us.'

He said: "I urge you to fear Allah, and to listen and obey, even if an Abyssinian slave. After I am gone, you will see great conflict. I urge you to adhere to my Sunnah and the path of the Rightly-Guided Caliphas and cling stubbornly to it. And beware of newly-invented matters, for every innovation is a going astray." (Ibn Majah, Hasan, 42, Book 1, Ch.6, Vol.1)

We follow the above teaching of our Beloved Prophet Muhammad (ﷺ) in letter and spirit.

- Saanthibaata Team



#### Allah is All-Knowing and All-Wise

Allah mentioned eight specific categories of people who deserve Zakat

## Zakat is The Fuqara Al-Masakeen only for

- Those employed to collect
- To attract the hearts of those who have been inclined
- To free captives
- Those in debt
- For Allah's cause
- Way farer



Zakat is a system to eradicate Poverty from the society.

But zakat is prevented from reaching the poor by some middle men

Please do not give Zakat to Madarasas, Dawah Centers, Daees, Societies, Libraries, Masjids, T.V. Channels, Publishers, for salary payments, for books etc.

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